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**LITTLE**  
**JOURNEYS**  
**TO THE HOMES OF**  
**GREAT BUSINESS MEN**  
**BY ELBERT**  
**HUBBARD**  
**PETER COOPER**

DONE · INTO · A  
BOOK · BY · THE  
KOYCKROFTERS  
AT · THEIR · SHOP  
WHICH · IS · IN  
EAST · AVROKA  
ERIE · COUNTY  
NEW · YORK  
M · C · M · I · X

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THE BLOCK  
OF GRANITE  
WHICH IS AN  
OBSTACLE  
IN THE PATHWAY OF  
THE WEAK, BECOMES  
A STEPPING-STONE IN  
THE PATHWAY OF  
THE STRONG.—CARLYLE





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PETER COOPER

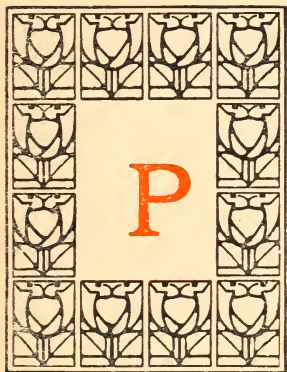
LET our schools teach the nobility of labor, and the beauty of human service, but the superstitions of ages past—never!  
—PETER COOPER, Memorial to the Legislature of New York.





PETER COOPER

# LITTLE JOURNEYS



PETER COOPER was born in New York City in Seventeen Hundred and Ninety-one. He lived to be ninety-two years old, passing out in Eighteen Hundred and Eighty-three ❧ ❧

He was, successively, laborer, clerk, mechanic, inventor, manufacturer, financier, teacher, philanthropist and philosopher.

If Robert Owen was the world's first modern merchant, Peter

Cooper was America's first business man. He seems the first prominent man in the United States to abandon that legal wheeze, "caveat emptor." In fact, he worked for the buyer, and considered the other man's interests before he did his own. He practised the Golden Rule, and made it pay, while the most of us yet regard it as a kind of interesting experiment ❧ ❧

I have said a few oblique things about city-bred boys, and city people in general, but I feel like apologizing for them and doing penance when I think of restless, tireless, eager, brave, honest and manly Peter Cooper.

When that New York City woman, last week, observing a beautiful brass model of an Oliver Plow on my mantel asked me, "What is this musical instrument?" she proved herself not of the Peter Cooper tribe.

She was the other kind—the kind that seeing the pollywogs

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remarks, "Oh, how lovely—they will all be butterflies next week!" Or, "Which cow is it that gives the buttermilk?" a question that once made Nathan Straus walk on his hands.

¶ Although Peter Cooper was born in New York City and had a home there most of his life, he loved the country, and for many years made Sunday sacred for the woods and fields ✱

Yet as a matter of strictest truth let it be stated that, although Peter Cooper was born in New York City, when he was two years old, like Bill Nye, he persuaded his parents to move.

The family gravitated to the then little village of Peekskill, and here the lad lived until he was seventeen years old.

Next to Benjamin Franklin, Peter Cooper was our all-round, educated American. His perfect health—living to a great age—with sanity and happiness as his portion, proves him to be one who knew the laws of health and also had the will to obey them. He never "retired from business"—if he quit one kind of work it was to take up something more difficult.

¶ He was in the fight to the day of his death; and always he carried the flag further to the front.

He was a Free Thinker at a time when to have thoughts of your own was to be an outcast. His restless mind was no more satisfied with an outworn theology than with an outgrown system of transportation.

His religion was blended with his work and fused with his life.

¶ He built the first railway locomotive in America, and was its engineer, until he taught others how.

He rolled the first iron rails for railroads.

He made the first iron beams for use in constructing fire-



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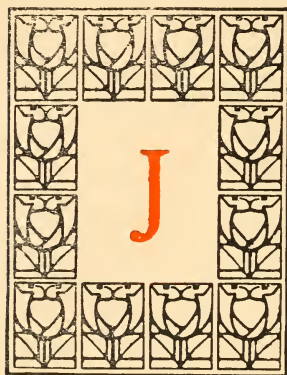
proof buildings. ¶ He was the near and dear friend and adviser of Cyrus W. Field and lent his inventive skill, his genius and his money, to the laying of the Atlantic Cable; and was the President for eighteen years of the Atlantic Cable Company.

In building and endowing Cooper Union, he outlined a system of education, so beneficent that it attracted the attention of the thinking men of the world. And it is even now serving as a model upon which our entire public-school system will yet be founded—a system that works not for culture, for bric-a-brac purposes, but for character and competence. A what-not education may be impressive but is worthless as collateral ♣ The achievements of Peter Cooper make the average successful man look like a pigmy.

What the world needs is a few more Peter Coopers—rich men who do not absolve themselves by drawing checks for charity, but who give their lives and inventive skill for human betterment.

Let us catch up with Peter Cooper.



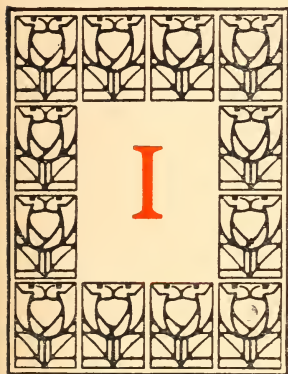


JOHN COOPER, the father of Peter Cooper, was of English stock. He was twenty-one years old in that most unforgettable year, Seventeen Hundred and Seventy-six. At the first call to arms, he enlisted as a minuteman. He fought valiantly through the war, in the field, and in the fortifications surrounding New York City, and came out of Freedom's fight penniless, but with one valuable possession—a wife.

¶ In Seventeen Hundred and Seventy-nine, he had married the daughter of General John Campbell, his commander, who was then stationed at West Point. It was an outrageous thing for a sergeant to do, and I am sorry to say it was absolutely without orders or parental permission. The bride called it a Cooper union.

The Campbells, very properly, were Scotch, and the Scotch have a bad habit of thinking themselves a trifle better than the English. Like the Irish, they regard an Englishman with suspicion. The Scotch swear that they have never been conquered, certainly not by J. Bull, who has always been quite willing to give them anything they ask for.

At the time of his marriage, Sergeant Cooper was engaged in the laudable business of looking after General Campbell's horses, and also making garden for the Campbell family ❀❀



N the gardening, he worked under the immediate orders of Margaret Campbell. After hours, the Sergeant used to play a piccolo, and among other tuneful lays he piped one called, "The Campbells Are Coming." ❀ ❀

It was on one such musical occasion that the young couple simply walked off and got married, thus proving a point which I have long held, to wit: Music is a secondary

love manifestation.

On being informed of the facts, General Campbell promptly ordered that Sergeant John Cooper be shot.

Before the execution could take place, the sentence was commuted to thirty days in the guard-house. After serving one day, the culprit was pardoned on petition of his wife.

In a month he was made a Captain, and later a Lieutenant ❀ The business of a soldier is not apt to be of a kind to develop his mental resources. Soldiers fight under orders; and initiative, production and economy are mere abstractions to your man of the sword. A soldier has but two duties to perform, according to a book on military tactics which I have been reading. These duties are respectively: to destroy the enemy, and to evade the enemy. This is the sum of all fighting, and the question of just how one can both evade the enemy and destroy the enemy, and the further theme as to

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the relative importance of these duties, must be left for a later discussion.

Suffice it to say that in the War, John Campbell lost the ability to become a civilian of the first rank.

He was industrious but improvident; he made money and he lost it. He had a habit of abandoning good inventions for worse ones. The ability to eliminate is good, but in sifting ideas let us cleave to those that are workable, until Fate proves there is something really better.

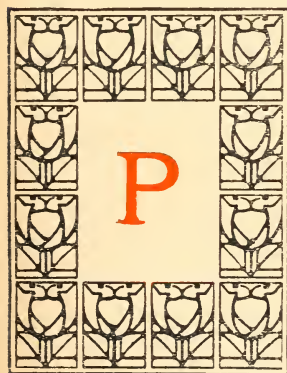
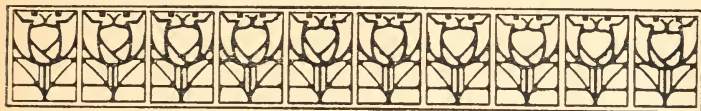
Peter Cooper was the fifth child in a family of nine. Bees know the secret of sex, but man does not. Peter Cooper's mother thought that her fifth child was to be a girl, but it was not until after the boy had grown to be a man, and was proving his prowess, that his parents remembered why they had called him Peter, and said, "On this rock shall our family be built."

To be born of parents who do not know how to get on, and be one of a big family, is a great blessing. We are taught by antithesis quite as much as by injunction and direction. And chiefest of all we are taught through struggle, and not through immunity in that vacuum called complete success.

¶ Peter Cooper's childhood was one of toil and ceaseless endeavor. Just one year did he go to school, just one year in all his life, and then for only half a day at a time. His short ration of books made him anxious to know—anxious to learn—and so his disadvantages gave him a thing which college often fails to bestow, that is the Study Habit. And the reason he got it was because he wanted to go to school and

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could not. ¶Happy Peter Cooper! ¶And yet he never really knew that many a youth is sent to school and dinged at by pedagogues, until examinations become a nightmare, and college a penalty ♫ Thus it happens that many a college graduate is so rejoiced on getting through and standing "on the threshold," that he never looks in a book afterward ♫ Of such a one we can properly say, "He got his education in college"—when all the world knows that the education that really counts is that which we get out of Life.



PETER COOPER, very early in life, had the climbing propensity.

Later it developed into a habit; and shifting ground from the physical to the psychic he continued to climb all of his life.

Also he made others climb, for no man climbeth by himself alone.

At twelve, Peter Cooper proudly walked the ridge-pole of the family residence, to the great astonishment and admiration of

the little girls and the jealousy of the boys. When the children would run in breathlessly and announce to the busy



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mother, "Peter, he is on the house!" the mother would reply, "Then he will not get drowned in the Hudson River!"

At other times it was, "Peter, he is swimming across the River!" The mother then found solace in the thought that the boy was not in immediate danger of sliding off the house and breaking his neck.

Once little Peter climbed a lofty elm to get a hanging bird's nest that was built far out on a high projecting limb. He reached the nest all right, but his diagnosis was not correct, for it proved to be a hornets' nest, beyond dispute.

To escape the wrath of the hornets, Peter descended the tree "overhand," which being interpreted means that he dropped and caught the limbs as he went down so as to decrease the speed. The last drop was about thirty feet. The fall did n't hurt, but the sudden stop broke his collar-bone, knocked out three teeth and cut a scar on his chin that lasted him all of his days ❧ ❧

Life is a dangerous business—few get out of it alive.

Life consists in betting on your power to do—to achieve—to accomplish—to climb—to become. If you mistake hornets for birds, you pay the penalty for your error, as you pay for all mistakes. The only men who do things are those who dare

¶ Safety can be secured by doing nothing, saying nothing, being nothing. Here's to those who dare!

Because a thing had never been done before was to Peter Cooper no reason why it should not be done now.

And although he innocently stirred up a few hornets' nests, he became a good judge of both birds and hornets through



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personal experience. ¶ That is the advantage of making mistakes. But wisdom lies in not responding to encores.

Peter Cooper's body was marked by the falls, mauls, hauls, and scars of burns and explosions. Surely if God does not look us over for medals and diplomas, but for scars, then Peter Cooper fulfilled the requirements.

When seventeen years old, he went down to New York and apprenticed himself to a coachmaker, Woodward by name.

¶ He was to get his board, washing and mending, and twenty-five dollars a year. It was a four years' contract—selling himself into service and servitude.

The first two years he saved twenty dollars out of his wages.

¶ The third year his employer voluntarily paid him fifty dollars; and the fourth year seventy-five.

The young man had mastered the trade.

Woodward's shop was at the corner of Broadway and Chambers Street, which was then the northern limit of the city. Just beyond this was a big garden, worked by a prosperous and enterprising Irishman who supplied vegetables to ship-captains ❧ ❧

This garden later was transformed into City Hall Park, and here the city buildings were erected, the finest in America for their purpose.

The Irish still command the place.

New York City then had less than forty thousand inhabitants. Peter Cooper was to see the city grow to two million. For seventy-one years after his majority he was to take an active and intelligent interest in its evolution, tinting its best

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thought and hopes with his own aspiration. ✱ The building of coaches then was a great trade. It was stage-coach times, and a good coach was worth anywhere from three hundred to a thousand dollars. The work was done by small concerns, where the proprietors and their 'prentices would turn out three or four vehicles a year. To build the finest coaches in the world was the ambition of Peter Cooper.

But to get a little needed capital he hired out to a manufacturer of woollen cloth at Hempstead, Long Island, for a dollar and a half a day. A dollar a day was good wages then, but Cooper had inventive skill in working with machinery. ✱ He had already invented and patented a machine for mortising the hubs of wagon-wheels.

Now he perfected a machine for finishing woollen cloth. As the invention was made on the time of, and in the mill where he worked, he was only given a one-third interest in it.

He went on a visit to his old home at Peekskill, and there met Michael Vassar, who was to send the name of Vassar down the corridors of time, not as that of a weaver of wool and the owner of a very good brewery, but as the founder of a school for girls, or as it is somewhat anomalously called, "a female seminary."

Peter Cooper sold the county-right of his patent to Michael Vassar for five hundred dollars. It was more money than the father had ever seen at one time in all of his life.

The War of Eighteen Hundred and Twelve was on, and woollen cloth was in great demand, the supply from England having been shut off.

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Opportunity and Peter Cooper met, or is the man himself Opportunity? ❀ ❀

The ratio of marriages, we are told, keeps pace with the price of corn ❀ ❀

On the strength of his five hundred dollars, Peter Cooper embarked on the sea of matrimony, as the village editors express it.

When Peter Cooper married Sarah Bedell, it was a fortunate thing for the world. Peter Cooper was a Commonsense Man, which is really better than to be a genius. A Commonsense Man is one who does nothing to make people think he is different from what he is.

He is one who would rather be than seem!

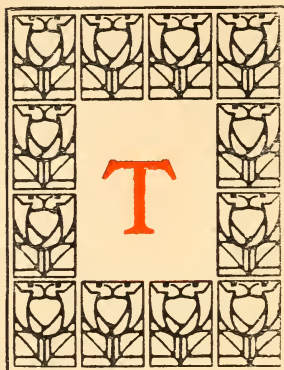
But a Commonsense Man needs a Commonsense Woman to help him live a Commonsense Life. Mrs. Cooper was a Commonsense Woman. She was of Huguenot parentage.

¶ Persecution had given the Huguenots a sternness of mental and moral fiber, just as it had blessed and benefited the Puritans ❀ ❀

The habit of independent thought got into the veins of these Huguenots, and they played important parts in the War of the Revolution. Like the Jews, they made good Free Thinkers.

¶ They reason things out without an idolatrous regard for precedent ❀ ❀

¶ For fifty-seven years Peter and Sarah fought the battle of life together. He clarified his thought by explaining his plans to her, and together they grew rich—rich in money, rich in experience, rich in love.



HERE are men who are not content to put all their eggs in one basket, and then watch the basket.

¶ Peter Cooper craved the excitement of adventure. His nature demanded new schemes, new plans, new methods upon which to break the impulse of his mind. The trade-wind of his genius did not blow constantly from one direction. Had he been content to focus on coach-building, he could have

become rich beyond the dream of avarice. As it was, the fact that he could build as good a coach as any one else satisfied that quarter-section of his nature.

When the war of Eighteen Hundred and Twelve closed, there was a great shrinkage in wool. Peter Cooper sold his holdings for a grocery-store, which he ran just long enough to restock and sell to a man who wanted it more than he did.

Then he started a furniture-factory, for he was an expert worker in wood.

But the bench for him was only by-play.

As he worked, his mind roamed the world.

He used glue in making the furniture. He bought his glue from a man who had a little factory on the site of what is now the Park Avenue Hotel.

The man who made the glue did not like the business. He wanted to make furniture, just as comedians always want to

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play Hamlet. ¶ Peter Cooper's furniture-shop was in a rented building. The glue man owned his site. Peter Cooper traded his furniture-shop for the glue-factory, and got a deed to the premises ♣ ♣

He was then thirty-three years old. The glue-factory was the foundation of his fortune. He made better glue and more glue than any concern in America. Few men of brains would get stuck on the glue business. There are features about it not exactly pleasant.

The very difficulties of it, however, attracted Cooper. He never referred to his glue-factory as a chemical aboratory, nor did he call it a studio.

He was proud of his business. He made the first isinglass manufactured in America, and for some years monopolized the trade ♣ ♣

But one business was not enough for Peter Cooper. Attached to the glue-factory was a machine-shop which was the scene of many inventions.

Here in Eighteen Hundred and Twenty-seven and Eighteen Hundred and Twenty-eight, Peter Cooper worked out and made a steam-engine, which he felt sure was an improvement on the one that Watt had made in England.

Peter Cooper's particular device was a plan to do away with the crank, and transform the rectilinear motion of the piston into rotary motion. He figured it out that this would save two-fifths of the steam, and so stated in his application for a patent, a copy of which is before the writer.

The Patent Office then was looked after by the President 'in

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person. Peter Cooper's patent was signed by John Quincy Adams, President, Henry Clay, Secretary of State, and William Wirt, Attorney General. The patent was good for fourteen years, so any one who cares to infringe on it can do so now without penalty.

There were then no trained patent-examiners and the President and Secretary of State were not inclined to hamper inventors with technicalities. You paid your fee, the patent was granted, and all questions of priority were left to be fought out in the courts. More patents have been granted to one man—say Thomas A. Edison—than were issued in America all told, up to the time that Peter Cooper went down to Washington in person and explained his invention to John Quincy Adams and Henry Clay, who evidently were very glad to sign the patent, rather than bother to understand the invention.

In his application Peter Cooper states, "This invention is a suitable motor for hauling land-carriages."

It was one year before this that Stephenson in England had given an exhibition in Manchester, England, on a circular two-mile track of his locomotive, the "Rocket."

Cooper had not seen the "Rocket," but Stephenson's example had fired his brain, and he had in his own mind hastened the system ❁ ❁

At this time he was thirty-six years old. His glue business was prosperous. Several thousand dollars of his surplus he had invested in charcoal-kilns near Baltimore. From this he had gone into a land speculation in the suburbs of that city.



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His partners had abandoned the enterprise and left him to face the disgrace of failure.

Commerce was drifting away from Baltimore to Philadelphia and New York. The Erie Canal had been opened, and it looked as if this would be the one route to the west—the Hudson River to Albany, thence by canal to Buffalo, and on by the Great Lakes to the land of promise.

Pennsylvania had a system of canals, partially in use, and the rest in building, which would open up a route to the Ohio River at Pittsburgh. But engineers had looked the ground over, and gave it as their opinion that Baltimore was hedged in by insurmountable difficulties. Prophecies were made that soon ships would cease to come to Baltimore at all. And under this lowering commercial sky, Peter Cooper saw his Baltimore investments fading away into the ether.

At this time the Manchester and Liverpool Railroad was in operation. The coaches and wagons were simply those in use on the roads, but with new tires that carried a flange to keep the wheel on the rail. It was found that a team of horses could draw double the load on a railroad that they could if the wheels of the vehicle were on the ground.

The news was brought to America. Wooden rails were first tried, and then these were strengthened by nailing strap iron along the top.

It was a great idea—build a railroad from Baltimore to the Ohio River, and thus compete with the Pennsylvania canals to the Ohio!

In Eighteen Hundred and Twenty-seven the Baltimore and

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Ohio Railroad Company was formed. It was the first railroad company in America. Peter Cooper bought shares to the extent of his ability. It was a life-and-death struggle. If the railroad was a success, Baltimore was saved, and Peter Cooper was a rich man, otherwise he was a bankrupt.

Stephenson's "Rocket" in England was pulling three or four carriages at a speed of ten miles an hour, while a team of horses on the same track could only pull one carriage at the rate of six or seven miles an hour.

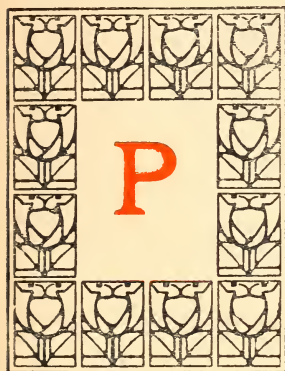
The City of Baltimore and the State of Maryland were empowered to buy shares in the new transportation company.

¶ Thus we find government ownership of the first American railroad ❧ ❧

The Mayor of the City and the Governor of the State had heard of Peter Cooper's engine, which he said could be used for "land-carriages," and they now importuned him to come to their rescue.

Robert Fulton had already proved that the steamship was practicable; but Fulton was n't interested in railroads. He maintained, as did most every one else, that the water route was the only safe and sure and economical way of transportation. And when the railroad was built from Albany to Schenectady the first idea was to have the engine tow canal-boats ❧ ❧

Peter Cooper heard the wail of the Baltimoreans, and said, "I'll knock an engine together in six weeks, that will pull carriages ten miles an hour and beat any canal-boat that ever collected barnacles."



ETER COOPER went back from Baltimore to New York with a few misgivings as to whether he had not promised too much.

The real fact was he had gotten a patent on his engine before he had put it to an actual test.

He had made the engine, but now he must make a boiler in which to generate the steam to make the wheels go round. This boiler he made and riveted with his own

hands. It stood upright and was as high as his shoulder. It had a furnace beneath. It contained no tubes, and the proposition was to fill it half full of water and then boil this water.

¶ It took three weeks to make the boiler. It was about as big as the tank in an average kitchen range. There were no water-gauges or steam-gauges. The engineer had to guess as to the pressure he was carrying.

When the boiler was complete, the great difficulty was how to carry the steam from the boiler to the engine. There were no wrought-iron pipes then made or sold in America. Cooper took a couple of muskets and used the barrels for pipes to connect his boiler and engine. These were duly soldered into place. The engine and boiler were then placed on a small flat-top wagon and bolted down. The engine had a wheel which projected over the side, and an endless chain was run over the projecting hub of the wagon.

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Peter experimented and found that the water in the boiler would last one hour; then the fire would have to be drawn, and the boiler cooled and refilled.

He tried the engine and it worked, but there was no railroad upon which to try the wagon until the machine was taken down to Baltimore. A team was hitched to the wagon, and the drive was made to Baltimore in three days.

Peter placed his wagon with its flange-wheels on the track and pushed it up and down along the rail. It fitted the track all right. He then went back to his hotel with the two boys who were helping him. After the boys were abed, he sneaked off in the darkness, filled up his boiler, screwed down the top, and fired up.

It was a moment of intense excitement.

He turned on the steam—the wheels revolved—then the thing stuck. He had a pike-pole and using this pushed himself along for a few rods. The endless chain was working, and the machine was going—flying—almost as fast as a man could run. And Peter ran the machine back in the barn, went home and went to bed. He had succeeded.

The next day he invited the President of the road and the Mayor of the City to ride with him.

The machine had to be poled or pushed to start it, but it proved the principle.

The following day a public exhibition was given. Volunteers were asked for, who wished to ride. Forty men and one woman responded. These rode on the engine and in a big coach attached behind. They covered the top of the coach and

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clung to the sides. A dozen men got hold and gave a good push and they were off!

The road was just thirteen miles long. The distance was made in one hour and twelve minutes.

The fire was then drawn and the boiler refilled. Also, all of the passengers refilled, for whisky flowed free.

Peter Cooper was ready to start back. He ordered every man to hold on to his hat. A push and a pull, all together, and they were off.

They ran the thirteen miles back in just fifty-eight minutes.

¶ The engine was a success beyond the fondest hopes of Peter ❧ ❧

There were difficulties in the way, however. One was that the pulling only on one side caused a cramping of the flange on the other side against the rail. This was remedied by putting a wheel on both sides and running a chain on the two projecting hubs.

The pulling by hand to start was also criticized.

Next the fact that the engine had to be shut down every hour for water was noted. Peter Cooper stopped the mouths of the carpers by calling attention to the fact that even a horse had to be watered. And as for giving a push on starting, it was a passenger's duty to collaborate with the engineer.

Beside that, passengers get thirsty and hungry as well as horses, and want a little change. Peter Cooper assured the critics that the boiler could be refilled while a man was getting a drink and stretching his legs.

The people who owned the stage-coach line that ran parallel

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with the Baltimore and Ohio Railroad made a lot of fun of Peter Cooper's teakettle.

On one occasion they loosened a rail, so the thing ran into the ditch. For a time this sort of discouraged traffic, but there were others who prophesied that in a few years horses could not be given away.

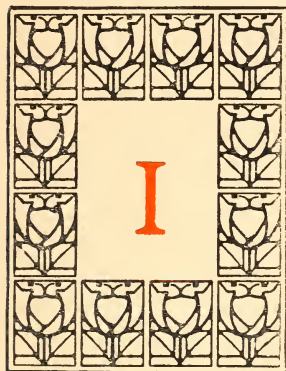
Finally, the owner of the stage-coach line challenged the railroad folks to race from Riley's Tavern to Baltimore, a distance of nine miles. The race was between a noted gray horse, famed for speed and endurance, and the teakettle. The road ran right alongside of the wagon route. In truth, it took up a part of the roadway, which was one cause of opposition. The race occurred on September Eighteenth, Eighteen Hundred and Thirty. Thousands of dollars were bet, and a throng of people lined the route from start to finish. The engine pulled but one coach, and had one passenger. The gray horse was hitched to a buggy that carried one man besides the driver ❧ ❧

The engine led for five miles, when the boiler sprung a leak and stopped, the engineer in his anxiety getting on too much pressure.

The horse won, and this proved to many people a fact which they had suspected and foretold, that the steam-engine for land-carriages was only a plaything.

Farmers in that vicinity took heart and began again to raise horses.





N Eighteen Hundred and Thirty-one, when Peter Cooper was forty years old, he was worth fifty thousand dollars; when he was forty-five he was worth a hundred thousand dollars; when he was fifty, he was worth over two hundred thousand dollars. He was one of the richest men of New York, and he was a man of influence. ¶ Had he centered on money-making, he might have become the

richest man in America.

He held political office that he might serve the people, not that he might serve a party or himself.

In all deliberative bodies, the actual work is done by a few. A dozen men or less run Congress.

For forty years Peter Cooper served the City of New York, and the State, and always to his own financial loss.

He saw the last remains of the Indian Stockade removed from Manhattan Island. When he was elected alderman, the city was patrolled by night-watchmen, who made their rounds and cried the hour and "All 's Well!" For five hours, from midnight until five o'clock in the morning, they walked and watched. They were paid a dollar a night, and the money was collected from the people who owned property on the streets that they patrolled, just as in country towns they sprinkle the streets in front of the residences owned by the

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men who subscribe. ¶Peter Cooper inaugurated a system of "public safety," or police protection. He also replaced the old volunteer fire department with a paid service. ♣ He was the first man to protest against the use of wells as a water-supply for a growing city.

The first water-pipes used in New York City were bored logs; he fought against these, and finally induced the city to use iron pipes. As there was no iron pipe at this time made in America, he inaugurated a company to cast pipe. Very naturally his motives in demanding iron pipes were assailed, but he stood his ground and made the pipes and sold them to the city rather than that the city should not have them.

He was brave enough to place himself in a suspicious position, that the people might prosper:

In Eighteen Hundred and Thirty, he organized "The Free School Society," to fight the division of the school funds among sectarian schools. The idea that any form of religion should be taught at public expense was abhorrent to him.

He was denounced as an infidel and an enemy of society, but his purity of life and unselfish devotion to what he knew was right were his shield and defense. The fight was kept up from Eighteen Hundred and Thirty to Eighteen Hundred and Fifty-three, when it was fixed in the statute that "no fund raised by taxation should be provided or used for the support of any school in which any religious or sectarian doctrine or tenet is taught, inculcated or practised."

The Free School Society was then fused with the School Board, and ceased to exist as a separate institution. That the

## P E T E R C O O P E R

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amalgamation was a plan to shelve Peter Cooper's secular ideas dawned upon him later. And that the struggle for a school free from superstition's taint was not completely won, Peter Cooper fully realized.

But perhaps it is well that his fine optimism could not foresee the flavor of religious bigotry and superstition which would exist in our whole school system for many years.

And the end is not yet.

During his long service on the School Board of New York City, Peter Cooper worked out in his own mind an ideal of education, which he was unable to impress upon his fellow townsmen. No doubt their indifference and opposition tended to crystallize his own ideas. Blessed be difficulty!

The many lag behind—the few go on. And if a man's actions and thoughts outstrip the rabble, he surely should not complain because the rabble does not sympathize with him.

His virtue lies in the very fact that he can do without popular support and push on alone.

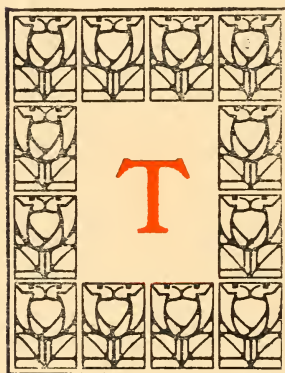
It will not do to say that Peter Cooper was exactly disgusted with the public-school system of New York, for he, more than any other one man, had evolved it and carried it forward from very meager beginnings. Democracy has great disadvantages. Democracy is a safeguard against tyranny, but it often cramps and hinders the man of genuine initiative. If the entire public-school system of the state had been delegated to Peter Cooper in Eighteen Hundred and Fifty, he as sole commissioner could and would have set the world a pace in pedagogy ❀ ❀

# P E T E R C O O P E R

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The contention of Disraeli that democracy means the rule of the worst has in it a basis of truth. Peter Cooper's appeals to his colleagues on the school board fell on idle ears. And so he decided to do the thing himself, and the extent to which he would do it was to be limited only by his fortune.

Cooper Union was to be a model for every public school in America ❧ ❧



HE block bounded by Third and Fourth Avenue and the Bowery was bought up by Peter Cooper, a lot at a time, with the idea of a model school in mind. When Peter Cooper bought the first lot there in Eighteen Hundred and Thirty-six, the site was at the extreme north limit of the city. Later, A. T. Stewart was to build his Business Palace near at hand.

Cooper offered his block of land to the city, gratis, provided a school would be built according to his plans.

His offers were smilingly pigeonholed.

In Eighteen Hundred and Fifty-four, when Peter Cooper was

## P E T E R C O O P E R

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sixty-one years old, he began the building of his model school on his own account.

His business affairs had prospered, and besides the glue-factory he was making railroad-iron at Ringwood, New Jersey, and Bethlehem, Pennsylvania.

These mills were very crude according to our present-day standards. But Peter Cooper believed the consumption of iron would increase. Bridges were then built almost entirely of wood. Peter Cooper built bridges, riveted together, of rolled iron "boards," as they were first called. But he found it difficult to compete with the wooden structures.

When he began building Cooper Union, he found himself with a big stock of bridge-iron on hand for which there was no market. The excavations were already made for the foundations, when the idea came to Peter Cooper that he could utilize this bridge-iron in his school-building and thus get an absolutely fire-proof structure.

The ability of Peter Cooper to adapt himself to new conditions, turning failure into success, is here well illustrated.

¶ Not until he had accumulated an overstock of bridge-iron did he think of using iron for the frames of buildings. It was the first structural use of iron to re-enforce stone and brick, in America ❧ ❧

Cooper Union was nearly five years in building. A financial panic had set in, and business was at a standstill. But Peter did not cheapen his plan, and the idea of abandoning it never occurred to him.

The land and building cost him six hundred and thirty



## P E T E R C O O P E R

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thousand dollars and came near throwing him into bankruptcy. But business revived and he pulled through, to the loss of reputation of many good men who had persistently prophesied failure.

Be it said to the credit of his family that the household, too, partook of the dream and lent their aid.

Altogether, the assets of Cooper Union are now above two million dollars.

The ideal man in the mind of Peter Cooper was Benjamin Franklin. He wanted to help the apprentice—the poor boy. He saw many young men dissipating their energies at saloons and other unprofitable places. If he could provide a place where these young men could find entertainment and opportunity to improve their minds, it would be a great gain.

Peter Cooper thought that we are educated through the sense of curiosity quite as much as in reading books. So Cooper Union provided a museum of waxworks and many strange, natural-history specimens. There was also an art-gallery, a collection of maps, statuary; and a lecture-hall was placed in the basement of the building. Peter Cooper had once seen a panic occur in a hall located on a second story and the people fell over each other in a mass on the stairway. He said a panic was not likely to occur going upstairs. This hall is a beautiful and effective assembly-room, even yet. It seats nineteen hundred people, and the audience so surrounds the speaker that it does not impress one as being the vast auditorium which it is.

Cooper Union has always been the home of free speech.



## P E T E R C O O P E R

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Next to Faneuil Hall it is the most distinguished auditorium in America, from a historic standpoint.

William Cullen Bryant, Edward Everett, Henry Ward Beecher, Wendell Phillips, and every great speaker of the time spoke here. Victoria Woodhull brought much scandal on the devoted head of Peter Cooper when he allowed her to use the platform to ventilate her peculiar views. Peter Cooper met the criticism by inviting her to come back and speak again.

She did so, being introduced by Theodore Tilton.

Here came Lincoln, the gaunt and homely, and spoke before he was elected President. His "Cooper Union Speech" is a memorable document, although it was given without notes and afterwards written out by Lincoln, who seemed surprised that any one should care to read it.

The speech given in Cooper Union by Robert G. Ingersoll lifted him from the rank of a western lawyer to national prominence in a single day. Other men had criticized the Christian religion, but no man of power on a public platform had up to that time in America expressed his abhorrence and contempt for it.

The reputation of Ingersoll had preceded him. He had given his lecture in Peoria, then in Chicago, and now he made bold to ask Peter Cooper for permission to use the historic hall. Cooper responded with eagerness. There was talk of a mob when the papers announced an "infidel speech."

The auspicious night came, and Peter Cooper introduced the speaker himself. He sat on the platform during the address, at times applauding vigorously. It was an epoch, but then

## P E T E R C O O P E R

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Peter Cooper was an epoch-making man. ¶ Cooper Union is now conducted along the identical lines laid out by its founder. ¶ It is a Free University, dedicated to the People. It has a yearly enrolment of over thirty-five hundred pupils. Only three Universities in America surpass it in numbers. Its courses are designed to cover the needs of practical, busy people. Art, architecture, engineering, business and chemistry are its principal features. Its fine reading-room and library have a yearly attendance of a million visitors. The great hall is used almost every night in the year.

And just remember that this has continued for fifty years ♣ When the building was built, there were no passenger-elevators in New York, or elsewhere. Peter Cooper's mechanical mind saw that higher buildings would demand mechanical lifts, and so he provided a special elevator-shaft. He saw his prophecy come true, and there is now an elevator in the place he provided.

The demand now upon the building overtakes its capacity.

¶ The influx of foreign population in New York City makes the needs of Cooper Union even more imperative than they were fifty years ago. So additional buildings are now under way, and with increased funds from various worthy and noble people, Cooper Union is taking a new lease of life and usefulness ♣ ♣

And into all the work there goes the unselfish devotion and the untiring spirit of Peter Cooper, apprentice, mechanic, inventor, business man, financier, philosopher and friend of humanity.



REST is valuable only so far as it is a contrast. Pursued as an end it becomes a most pitiable condition.—*DAVID SWING*





WE are always  
complaining  
that our days

are few, and acting as  
though there would be  
no end of them.—*Seneca*





THE  
JOURNEYS  
TO THE HOMES OF  
GREAT BUSINESS MEN  
BY ELBERT  
HUBBARD

Andrew Carnegie

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**LITTLE  
JOURNEYS  
TO THE HOMES OF  
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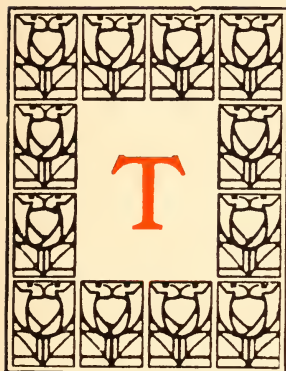
**I** CONGRATULATE poor young men upon being born to that ancient and honorable degree which renders it necessary that they should devote themselves to hard work.—ANDREW CARNEGIE.





ANDREW CARNEGIE

# LITTLE JOURNEYS



THE fact that Andrew Carnegie is a Scotsman, so far as I know, has never been refuted nor denied.

Scotland is a wonderful country in which to slip the human product. Then when this product is transplanted to a more sunshiny soil we sometimes get a world-beater ❧ ❧

Scotland is a good country to be born in; and it is a good country to get out of; and at times it may

be a good country to go back to.

I once attended a dinner given to James Barrie in London.

¶ One of the speakers sprung the usual joke about how when the Scotch leave Scotland they never go back. When Barrie arose to reply he said: "Perhaps it is true that the Scotch, when they leave their native land, seldom return. If so, there is surely precedent. In truth, Englishmen have been known to go to Scotland, and never return. Once there was quite a company of Englishmen went to Scotland and they never returned. The place where they went was Bannockburn."

¶ In literature Scotland has exceeded her quota. From Adam Smith, with his deathless "Wealth of Nations," and Tammias, the Tetchy Titan, with his "French Revolution," to Bobbie Burns and Robert Louis the Well-beloved, we have a people who have been saying things and doing things, since John Knox made pastoral calls on Mary Queen of Scots, and saw the devil's tail behind her chair.

Dr. Johnson pretended to hate the Scotch, but he lives for us only because he was well Boswellized by a Scotchman. And now nobody knows just how much of Boswell is Dr. Johnson

**ANDREW** and how much is Boswell. ¶ What Connecticut has done  
**CARNEGIE** for New England, Scotland did for Great Britain.

The Scotch gave us the iron ship, the lamp-chimney, the telephone ❧ ❧

Also, they supplied us Presbyterianism. And this being true, they also supplied the antidote in David Hume.

We have been told that it is necessary to agree with a Scotsman or else kill him. But this is a left-handed libel, like unto the statement that the reason the Scotch cling to breeks is because the breeks have no pockets, and when the drinks are mentioned Sandy fumbles for siller, but is never able to find the price, and so lets some one else foot the bill.

Another bit of classic persiflage is to the effect that there are no Jews in Scotland, because they could no more exist there than they could in New Hampshire, and this for a like reason—they find competition too severe.

The canny Scot with his beautiful “nearness” lives in legend and story in a thousand forms. The pain a Scotsman suffers on having to part with a shilling is pictured by Ian McLaren and Sir Walter. Then came Christopher North and Dr. John Brown with deathless Scotch stories of sacrifice and unselfishness that shame the world, and secure the tribute of our tears ❧ ❧

To speak of the Scotch as having certain exclusive characteristics is to be a mental mollycoddle.

As a people they have all the characteristics that make strong men and women, and they have them, plus. The Scotch supply us the eternal paradox. Against the tales of money meanness and miserly instincts, we have Andrew Carnegie, who has given away more money in noble causes than any other man who has ever lived since history began.

The Scotch stand in popular estimate for religious bigotry, yet the offense of Andrew Carnegie to a vast number of people is his liberal attitude of mind in all matters pertaining



to religion. ¶ Then the Scotch are supposed to be a pugnacious, quarrelsome and fighting people, but here is a man who has made his name known as the symbol of disarmament and international peace.

ANDREW  
CARNEGIE

In the list of twelve great business men that comprise the present series of Little Journeys, we have, by a curious coincidence, three Scotsmen: James Oliver, Philip D. Armour and Andrew Carnegie.

These three men were each the very antithesis of dogmatists and sectarians. They respected all religions, but had implicit faith in none. All were learners; all were men of peace; all had a firm hold on the plain, old, simple virtues which can not be waived when you make up your formula for a man. They were industrious, systematic, economical, persistent and physically sound.

If there is any secret in the success of the Scotch it lies in the fact that they are such good animals.

The basis of life is physical.

The climate of Scotland makes for a sturdy manhood that pays cash and seldom apologizes for being on earth.

Unlike James Oliver and Philip Armour, Andrew Carnegie is small in stature. He belongs to the type of big little men, of which Napoleon, Aaron Burr, Alexander Hamilton and General Grant are examples—deep-chested, strong-jawed, well-poised big little men who wear the crowns of their heads high and their chins in. These are good men to agree with.

¶ They carry no excess baggage. They travel light. They can change their minds and change their plans easily. Such men take charge of things by a sort of divine right.



ANDREW  
CARNEGIE



ANDREW CARNEGIE was born in decent poverty at Dunfermline in the year Eighteen Hundred and Thirty-seven.

His father was a weaver by trade. This was in the day of the handloom. There were four damask-looms in the Carnegie house, worked by the family and apprentices ❧ ❧

There was no ring-up clock, and no walking delegates.

When business was good these looms sang their merry tunes far into the night. When business was dull, perhaps one loom echoed its tired solo.

Then there came a time when there was no work; hopeless melancholy settled on the little household, and drawn, anxious faces looked into other faces from which hope had fled.

Steam was coming in, and the factories were starving out the roycrofters. It is hard to change—in order to change your mind you must change your environment.

The merchants used to buy their materials and take them to the weaver, and tell him how they wanted the cloth made.

¶ The weaver never thought that he could get up a new pattern, buy materials and devise a scheme whereby one man could tend four looms—or fourteen—and advertise his product, so the consumer would demand it, and thus force the merchant to buy.

Aye, and if that did n't work, the whole blooming bunch of middlemen who batten and fatten between the factory and family could be eliminated, and the arrogant retailer, wholesaler, factor and agent be placed on the retired list through the Mail-order Plan. Or, aye again, the consumers' wants could be anticipated as they are by the Standard Oil Company

and the gentlemanly salesman, psychic in his instincts, would **ANDREW**  
be at the door in answer to your sincere desire, uttered or **CARNEGIE**  
unexpressed ❀ ❀

When the times changed Carnegie the Elder was undone. A few years later and his son, Andy, could have shown him fifty-seven ways by which the consumer could be reached.

¶ Andy would have known only one defeat, and that would have come when all the consumers were dead and ceased to consume. When Carnegie the Elder quit the loom, the consumers were using more cloth than ever, but the goods were being made in a new way. "Hunger is the first incentive to migration," says Adam Smith.

Hunger and danger in right proportion are good things. It is a great idea for a woman who would give to the world superior sons, to marry a man without too much ambition. If too much is done for a woman she will never do much for herself. This proves that she is a human being, whether she can vote or not.

Hunger, hardship, deprivation breed big virtues. Before deeds are born they are merely thoughts or aspirations. The desire to better her condition, and the struggle with unkind fate on behalf of her children, often is the heritage of mother to son. The mother endows the child with a tendency—a great moral tendency—a reaching out towards a success which she has never seen, as planet responds to the attraction of planet. And the things she dreamed her child grown to manhood makes come true. Temperance fanatics are often the offspring of drunken parents. Shiftless fathers breed financiers ❀ ❀

We are taught by antithesis.

Andrew Carnegie is the son of his mother. When the looms stopped and the piteous voice of the father said, "Andy, we have no work," the mother lifted up her voice and sang one of the songs of Zion. There were always morning prayers.

**ANDREW  
CARNEGIE**

¶ When there was no work, the father would have forgotten the prayers, because there was nothing to be thankful for, and prayer would n't stop the steam-factory.

"What's the use!" was the motto of Carnegie the Elder.

¶ The mother led the prayers just the same. There was a reading from the Bible. Then each one present responded with a verse of Scripture. Legend says that little Andy, once, at seven years of age, when it came his turn to give a verse from the Bible, handed in this: "Let every tub stand on its own bottom." But as the quotation was not exactly acceptable, he tried again with this: "Take care of the pence and the pounds will take care of themselves." Thus do we see that the orphic habit was already beginning to germinate.

¶ Before Andrew Carnegie was ten years old he had evolved a beautiful hatred of kings, princes and all hereditary titles.

¶ There was only one nobility for him, and that was the nobility of honest effort. To live off another's labor was to him a sin. To eat and not earn was a crime. These sterling truths were the inheritance of mother to son. And these convictions Andrew Carnegie still holds and has firmly held since childhood's days.

The other day in reading a book on military tactics, I came across this: "An army has but two duties to perform, one is to fight the enemy and the other is to evade the enemy."

Which duty is the more important the writer did not say.

¶ So let that pass. There are two ways of dealing with misery. One is to stay and fight the demon to a finish, and the other way is to beat a hasty and honorable retreat.

"There is no work."

"Then we will go where work is," said the mother of a multi-millionaire to be.

The furniture went to pay the grocer. The looms were sold for a song. The debts were paid, and there was enough, with the contribution of a ten-pound note by a fond uncle, to buy

passage to New York for the father, mother, Thomas and Andrew. It was the year Eighteen Hundred and Forty-eight. Thomas was sixteen, and Andrew was eleven. Tom was more handsome than Andy, but Andy had the most to say.

The Carnegies came to Pittsburgh, because the mother's two sisters from Dunfermline were in Pittsburgh, and they had always gotten enough to eat. Then the sound of the name was good, and to this day Andrew Carnegie spells the final syllable "burgh," and pronounces it with a loving oatmeal burr.

It was seven weeks in a sailing-ship to New York, and one week to Pittsburgh by rail and raging canal.

The land of promise proved all that had been promised.

The Carnegies wanted jobs—they did not wait to accept situations. The father found a place in a cotton-mill at a dollar and a half a day.

Andy slipped in as bobbin-boy and got one dollar and twenty cents a week. Five shillings a week, all his own—to be laid in his mother's lap each Saturday night—spelled paradise.

¶ He was helping to support the household! To know you are useful, and realize that you are needed, is a great stimulus to growth. Never again did the Carnegies hear that muffled groan, "There is no work!"

The synonym of the word "Carnegie" is work.

In a year little Andy had graduated to the boiler-room at two dollars a week. It was twelve hours a day, a constant watching of water-gauges, and a feeling of bearings for hot-boxes.

Andy used to awaken the family in the dead of the night by roaring out in hot-mush accents, "The boiler, it ha' busted!"

¶ And being shaken into wakefulness the boy was much relieved to know that it was only a horrid dream, and the factory had not been blown into kingdom come because a wee laddie, red-headed and freckled, had nodded at his work.



**ANDREW** "A rolling stone gathers no moss." ¶ This is true. However,  
**CARNEGIE** it is also true that if it does not gather moss, it may acquire  
polish ✨ ✨

Andrew Carnegie from boyhood had the habit of using his head as well as his hands. The two years in the boiler and engine room of a little factory did him a lot of good.

But when fourteen he firmly felt that he had to get out toward the sunlight, just as potatoes in a dark cellar will at springtime send their sprouts reaching out towards the windows ✨ ✨

In Pittsburgh at this time was a young man by the name of Douglass Reid, who was born in Edinburgh. On Sunday afternoon, Reid used to visit the Carnegies and talk about old times and new. Reid was an expert telegraph-operator, and afterwards wrote "A History of the Telegraph." The more he saw of Andy the more sure he was that the lad could learn the dot and dash, and be an honor to the profession.

The Carnegies had never had a telegraph message come to them, and did n't want one, for folks only get messages when some one is dead.

The way you learned "the key" then was to start in as messenger, and when there were no messages, to hang around the office and pick up the mystery by induction.

¶ One great drawback to acting as messenger was that Andy did not know the streets. So he started in memorizing the names of all the business firms on Penn Avenue, up one side and down the other. Then he tackled Liberty Street, Smithfield Street and Fifth Avenue. At home nights, he would shut his eyes and call the names until the household cried for mercy and shrieked, "Hold—enough!"

Before the operators got around in the morning, the boys used the keys, calling up other boys up and down the line.

¶ Needless to say, young Andy did n't spend all of his time on the streets. A substitute operator one day was needed and

Andy volunteered to fill the place. He filled it so well that the regular man, who was a bit irregular in his habits, was given a permanent vacation.

At this time all of the telegraph business was taken care of from the railroad-offices, just as it is now in most villages.

¶ "Who is the sandy, freckled one?" once asked Thomas A. Scott, Superintendent of the Pittsburgh Division of the Pennsylvania Railroad.

"He's a Scot from Scotland, and his name is Carnegie," was the answer.

The play on words pleased Mr. Scott. He got into the habit of sending his messages by young Carnegie. And when one day he discovered the Scotch lad spoke of him as "Tomscot" over the wire, the economy of the proceeding so pleased him that he took Andy into his personal service at a raise of ten dollars a month. About this time there came a sleet-storm which carried down the wires.

Volunteers who could climb were in demand.

Young Carnegie's work indoors had reduced his physical powers, so the climbing was beyond his ability. It was a pivotal point. Had he been able to climb he might have evolved into a boss of a construction-gang. As it was he stuck to his desk, and eventually owned the telegraph-line.

Thus did he prove Darwin's dictum that we are evolved by our weakness quite as much as through our strength.

Daniel Webster once said that the great disadvantage in the practice of law is that the better you do your work, the more difficult are the cases that come to you.

It is the same in railroading—or anything else, for that matter.

¶ Cheap men can take care of the cheap jobs.

The reward for all good work is not rest, but more work, and harder work. Thomas A. Scott was a man of immense initiative, and he was also an immense joker. His was the restless, tireless, ambitious nature which makes up the com-

**ANDREW** posite that we call the American Spirit. ¶ “Tomscot” had  
**CARNEGIE** the initiative which not only suggests the thing, but carries it through to completion.

Andrew Carnegie very early in life developed the same characteristics ♣ ♣

He never made hasty and ill-digested suggestions and then left them to others to carry out.

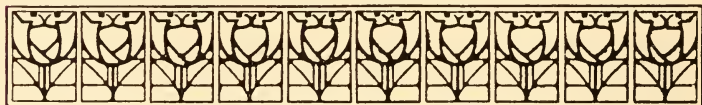
When young Carnegie, just turned into his twenties, became private secretary to Thomas A. Scott, he was getting along as well, I thank you, as could be expected.

And nobody was more delighted than Andy’s mother—not even Andy himself. And most of Andy’s joy in his promotions came from the pleasure which his mother found in his advancement. It was quite lover-like, the way Andy would talk it all over with her.

“I know what you are working for,” once said Scott to his secretary. “You want my job.”

“ And I ’ll have it as sure as life,” replied Andy, as he went right along with his work.

“You certainly will,” said Scott. And it was so.





HEN Thomas A. Scott became **ANDREW CARNEGIE**

President of the Pennsylvania Railroad, Andrew Carnegie became Superintendent of the Pittsburgh Division, as a matter of course. His salary was fifteen hundred dollars a year. And this was the top-most turret of the tower: it was as far as the ambition of either the mother or the young man could fly. But the end was not yet.

Thomas Alexander Scott was born at the forgotten hamlet of London, Franklin County, Pennsylvania. London, Pennsylvania, did not flourish as its founders had expected. Behold the folly of giving big names to little things! Cæsar Augustus Jones used to be the town fool of East Aurora, until he was crowded to the wall by Oliver Cromwell Robinson.

Scott walked out of his native village—a lad of ten who warmed his feet on October mornings where the cows had lain down. Later he came back and bought the county.

Scott was a graduate of the University of Hard Knocks, and he also took several post-graduate courses. He received knocks all his life—and gave them.

His parents had come from bonny Scotland, and it was a joke along the whole line of the Pennsylvania Railroad that a man with red hair and a hot-mush brogue could always get a job by shouting “hoot, mon!” at “Tomscot.”

Scott loved Andy as well, probably, as he ever loved any one outside of his own family. He loved him because he was Scotch, and he loved him because he rounded up every task that he attempted. He loved him because he smiled at difficulty; and he loved him because he never talked back and said, “We never did it that way before.”

**ANDREW** In Eighteen Hundred and Sixty-one, President Lincoln made  
**CARNEGIE** Simon Cameron, of Pennsylvania, Secretary of War. Cameron was awfully Scotch, although I believe he was accidentally born in America. Cameron in time made Thomas A. Scott Assistant Secretary of War.

And Thomas A. Scott made Andrew Carnegie Superintendent of United States Railways and Telegraphs. Lincoln once said that it was the most difficult and exacting position in the whole government service.

The bent of the minds of both Scott and Carnegie was towards construction and peace.

They were builders, financiers and diplomats.

They accepted government position as a duty and they did their work nobly and well. But if these men had had their way there would have been no war. They would have bought the slaves and paid for them, and at a price which we have paid out for pensions and interest on the war debt every year since. They would have organized the South on an industrial basis and made it blossom like the rose, instead of stripping it and starving it into a dogged submission.

The lessons Carnegie learned in war-time burned deep into his soul, and helped to make him as he is today, the foremost exponent of international disarmament in the world.

The game of finance Carnegie learned from Scott, his foster-father ❧ ❧

When but a salaried clerk Carnegie was once called into Scott's office. "Andy, I know where you can buy ten shares of Adams' Express stock—you better get it!"

"But I have no money," said Andy.

"Then go out and borrow some!"

And Andy did, the mother mortgaging their little home to raise the money—she never failed her Andy.

He bought the stock at par. It was worth a third more, and paid dividends "every few minutes," to use the phrase of



Scott. There is a suspicion that Scott threw this little block of stock in the way of Andy on purpose.

It was an object-lesson in finance. Scott taught by indirection and did good by stealth.

When Carnegie helped to organize the Woodruff Sleeping Car Company, which later was absorbed by the Pullman Company, he was well out on the highway to fortune. Next came investments in oil-lands, and Andrew Carnegie, twenty-seven years of age, sold his oil interests for a decently few hundred thousand dollars.

At this time all of the bridges on the Pennsylvania Railroad were made of wood. It was a wooded country, and the natural thing was to use the material at hand.

But there were fires, accidents, washouts, and the prophetic vision of Andrew Carnegie foresaw a time when all railroad-bridges would be made of iron.

He organized the Keystone Bridge Works, and took a contract to build a railroad-bridge across the Ohio River.

The work was a success, and practically the Keystone Bridge Works was without a competitor in America. But America was buying most of her iron in Birmingham.

In Eighteen Hundred and Sixty-eight, Andrew Carnegie made a trip to Europe, taking his mother with him. He was then thirty-one years old and a man of recognized worth and power. The pride of the mother in her son was modest yet profound, and his regard for her judgment, even in bridge-building and railroad affairs, was sincere and earnest.

Besides, she was a good listener, and by explaining his plans to his mother, Andy got them straight in his own mind.

The trip to Europe was for the double purpose of seeing whether old Dunfermline was really the delightful spot that memory pictured, and of getting the latest points in bridge-building and iron-making.

Timber was scarce in England and iron bridges and iron boats

ANDREW were coming as an actual necessity. ¶ Sir Henry Bessemer  
CARNEGIE had invented his process of blowing a blast of cold air through the molten metal and thus converting iron into steel. The plan was simple, easy and effective.

The distinguishing feature of Andrew Carnegie's mind has always been his ability to put salt on the tail of an idea.

He came back from England with the Bessemer process well outlined in his square red head. Others had put the invention through the experimental stage—he waited. That shows your good railroad man. Let your inventors invent—most of their inventions are worthless—when the thing is right we will take it on.

The Carnegie fortune owes its secret to the Bessemer steel rail. The fish-plate instead of the frog, and the steel rail in place of the good old snake-head! "The song of the rail" died out to a low continuous hum when Carnegie began making steel rails and showed the section-hands how to bolt them together as one.

Andrew Carnegie was a practical railroad man. He knew the buyers of supplies and he knew how to convince them that they needed his product.

Manufacturing is a matter of formula, but salesmanship is genius. Moreover, to get the money to equip great factories is genius, and up to the nineties the Carnegie Mills were immense borrowers of capital.

Our socialistic friends sometimes criticize Andrew Carnegie for making the vast amount of money which he has.

We can't swear a halibi for him, and so my excuse for the man is this: He never knew it was loaded—it was largely accidental. In truth he could n't help making the money.

¶ Fate forced it on him.

He has played this game of business for all there was in him.

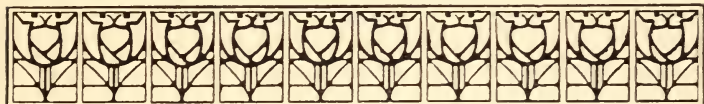
¶ And he has played it according to the rules. Carnegie has never been a speculator. He is no gambler. He never bought

a share of stock on margin in his life. The only thing he has ever bet on has been his ability to execute. ¶ He has been a creator and a builder. **ANDREW CARNEGIE**

That his efforts should have brought him this tremendous harvest of dolodocci is a surprise to him.

He knew there would be a return, but the size of the return no living man was able to foresee or foretell.

Andrew Carnegie has acted on the times, and the times have acted on him. He is a product—a child, if you please—of Opportunity and Divine Energy.



HEN James Anderson, of Allegheny, Pennsylvania, stage-coach boss and ironmaster, about the year Eighteen Hundred and Fifty threw open his library to the public, he did a great thing.

Anderson owned four or five hundred books. Any one who wanted to read these books was welcome to do so. Especially were the boys made welcome.

Anderson did not know what a portentous thing he was doing—nobody does when he does a big thing. Actions bear fruit—sometimes.

And into Anderson's library, one Sunday afternoon, walked a diffident, wee Scotch laddie, who worked in a boiler-room all the week. "Where would you like to begin?" asked Mr. Anderson, kindly. And the boy answered, as another boy by the name of Thomas A. Edison answered on a like occasion, "If you please, I'll begin here." And he pointed to the

**ANDREW** end of a shelf. And he read through that library, a shelf at a  
**CARNEGIE** time. He got the library habit.

Andrew Carnegie has given away two thousand libraries.

¶ The first library built by Mr. Carnegie was in Eighteen Hundred and Eighty-seven, at Braddock, Pennsylvania. This was for the benefit, primarily, of the employees of the Carnegie Steel Works.

In Eighteen Hundred and Eighty-nine, it was suggested that the city of Allegheny was in need of a library, quite as much as was Braddock.

Mr. Carnegie proposed to build a library, art-gallery and music-hall combined, at a cost of three hundred thousand dollars, provided the city would supply the site, and agree to raise fifteen thousand dollars a year for maintenance.

The offer was accepted and the building built, but at a cost of nearly one hundred thousand dollars more than was expected.

¶ Yet Mr. Carnegie did not complain. To show that his heart was with the venture, he also presented a ten-thousand-dollar organ for the hall.

It was a first attempt, but the "North Side Library" is a model of beauty and convenience today.

The way in which the people of Allegheny awakened, responded, and availed themselves of the benefits to be obtained from the Carnegie Library at Allegheny was most gratifying. The place was formally dedicated on February Thirteenth, Eighteen Hundred and Ninety.

President Harrison was present and made an address.

The music for the occasion was supplied by "Young Damrosch" and his orchestra.

Leopold Damrosch, the noted leader, had died only a few years before, and his son Walter had taken up his work.

The manly ways of "Young Damrosch" and his superb skill as a conductor made an impression on Mr. Carnegie then and there that bore speedy fruit.

In Eighteen Hundred and Ninety-one, Mr. Carnegie built the Carnegie Music Hall at Fifty-seventh Street and Seventh Avenue in New York, especially with Walter Damrosch and the Damrosch needs in mind. **ANDREW CARNEGIE**

I have spoken in this hall a score and more of times, and I never stand upon its spacious platform but that I think with admiration of the ironmaster who had the courage to back with two million dollars his faith in the musical appreciation of New York City.

It is good to know that the prophetic business instincts of Mr. Carnegie did not here play him false. The various offices and studios connected with the splendid auditorium were quickly rented and the investment has paid a fair return from the first. When it was built it was the noblest auditorium in America. One of its chief benefits has been to show the people of America that such a building will pay. For one thing, it gave certain Western capitalists heart to erect the Fine Arts Building in Chicago.

And now in a dozen cities of the United States there are great auditoriums where big events—musical and oratorical—bring the people together in a way that enlarges their spiritual horizon. Andrew Carnegie has ever had a passion for music. At Skibo Castle the meals are announced by bagpipe. ♪ Of course I admit that whether the bagpipe is a musical instrument or not is a matter of argument, for just what constitutes music my Irish friend, George Bernard Shaw, says is a point of view.

Andrew Carnegie has given the musical interests of America an immense impulse. His presentation of pipe-organs to churches, schools and halls bids fair to revive the age of Sebastian Bach. "Music helps us to get rid of our whims, prejudices and petty notions," says Andrew Carnegie.

The famous Pittsburgh Orchestra was first made possible by his encouragement, and without Carnegie we would have had



**ANDREW** no Damrosch, or at least a different Damrosch. ¶ From  
**CARNEGIE** almost its inauguration, Mr. Carnegie has been President of the New York Oratorio, and for many years President of the Philharmonic Society.

I was once present at a meeting of this Society when a memorial volume of thanks from "The Philharmonic" was presented to Mr. Carnegie. The book contained the autographs of every member, working and honorary, of the association. Among the rest I added my name to the list. ✱ Shortly after the presentation exercises I met Mr. Carnegie on the stairs. He had the book under his arm. He graciously thanked me for adding my name, and spoke of how he prized my autograph.

I replied somewhat loftily, "Oh, don't mention it—it is nothing—it is nothing!" And then I felt how feeble my attempted pleasantry was. To Mr. Carnegie it was no joke. In fact, he was as tickled with his book of names, and its assurance of affection, as a girl who has just been presented by her lover with a volume of Ella Wheeler Wilcox's poems. Then I saw how sensitive and tender is the heart of this most busy man, and how precious to him is human fellowship.

¶ This is a side of his nature that was new to me.

Shakespeare says, "Sad is the lot of princes." They are pushed out and away from the common heart of humanity. Most of the men they meet want something, and as these folks want the thing they want awful bad, they never tell the prince the truth. In his presence they are like brass monkeys, or, more properly, like monkeys filled with monkey desires.

¶ They are shorn of all human attributes.

Pity the lot of the multi-millionaire who has most incautiously allowed it to become known that he considers it "a disgrace for any man to die rich."

Five hundred letters a day are sent to Andrew Carnegie, with suggestions concerning the best way in which he can escape

disgrace. The lazzaroni of America are as bad as the same tribe in Italy, only they play for bigger stakes. The altruistic graft is as greedy as the grab of commercialism, that much berated thing.

Mr. Carnegie cannot walk a block on Broadway without being beset by would-be philanthropists who offer to pit their time against his money, and thereby redeem the world from its sin and folly.

And these philanthropists do not realize for a moment that they are, for the most part, plain grabheimers from Grabville.

¶ And all of their pious plans for human betterment have their root in a selfish desire for personal aggrandizement.

Mr. Carnegie's plan of giving only where the parties themselves also agree to give is a most wise and prudent move.

¶ The town that accepts thirty thousand dollars for a library, and agrees to raise three thousand a year to maintain it, is neither pamperized, patronized, nor pauperized. In ten years the town has put as much money into the venture as did Mr.

Carnegie ✻ ✻

Like Nature, Andrew Carnegie is a good deal of a schemer. Ask a town to start in and raise three thousand dollars a year for library purposes, and the whole Common Council, His Honor the Mayor, and the Board of Education will throw a cataleptic fit. But get them fired with a desire to secure thirty thousand dollars from Mr. Carnegie, and they make the promise to love, honor, obey—and maintain—and strangely enough, they do.

An action for non-support is a mighty disgraceful thing. It is a wonderful bit of psychology—this giving with an obligation—and Andrew Carnegie is not only the Prince of Ironmasters, but he is a pedagogic prestidigitator, and an artistic financial hypnotist.

Not only does he give the library, but he sets half the town hustling to maintain it.

**ANDREW** The actual good comes, not from the library building, but  
**CARNEGIE** from the human impulses set in motion—the direction given to thousands of lives. The library is merely an excuse—a rallying-point—and around it swings and centers the best life of the town.

This working for a common cause dilutes the sectarian ego, dissolves village caste, makes neighbor acquainted with neighbor, and liberates a vast amount of human love, which otherwise would remain hermetically sealed.

Gossip is only the lack of a worthy theme. A town library supplies topics for talk, and the books there supply ten thousand more.

To accept a Carnegie library means to take on an obligation.

¶ Achievement always stands for responsibility. “Is it possible that you are nervous?” asked the man of Abraham Lincoln when the orator was about to appear before an audience ❧ ❧

“Young man,” was the reply, “young man, I have spoken well.” To have done well and then live up to your record is a serious matter. Responsibility is ballast. A town that has taken on a Carnegie Library is one big committee intent on making the thing a success.

There is furniture needed, pictures to secure, statuary to select, books to buy.

A Carnegie Library is usually an annex to the High School.

¶ The whole intellectual force of the place is engaged, first in making the library a success, and second in avoiding the disgrace of failure.

To gain paradise and escape perdition are two powerful factors—a fulcrum and a pry.

O most clever, cunning and canny Carnegie! did you know how great and wise was your scheme?

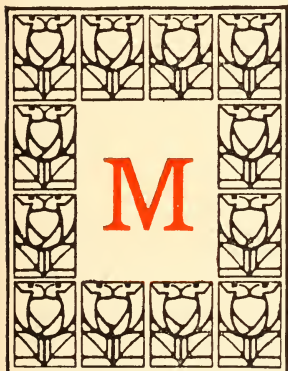
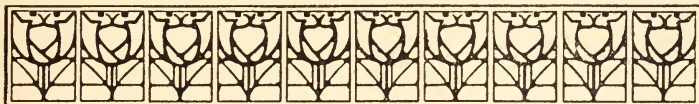
Not at all, any more than when you were a bobbin-boy you could have guessed that one day you would own two hundred

and fifty million dollars in five-per-cent bonds. You are much astonished as any one to see the perfection of your plan. Like all great men you sail under sealed orders.

As you "worked" the people by allowing them to "work" you for a gift, which once secured turns out not to be a gift but a responsibility, so has a Supreme Something been using you for a purpose you wist and wot not of.

And the end is not yet.

ANDREW  
CARNEGIE



R. CARNEGIE has hoisted more ammunition into his fighting-top than any other millionaire in America, or, so far as I know, than any other millionaire who ever lived.

¶ He has read political history; he knows the history of economics; he loves literature; he dips into philosophy; his taste is good in architecture; he understands psychology; and he appreciates art, poetry and music. This is an equip-

ment which, for a very rich man, sets him apart in a class by himself. Judge Jere Black said that the mind of an average millionaire is a howling wilderness. But Andrew Carnegie is a very exceptional millionaire.

Mr. Carnegie is an amateur millionaire, as opposed to the professional money-getter—the difference being this: your professional money-maker knows how to get money, but your amateur knows not only how to get it but how to spend it.

As a writer and thinker, Mr. Carnegie has added one distinct

ANDREW  
CARNEGIE

new chapter to the world of thought. This is his "Gospel of Wealth." I say "his" advisedly, for no one has ever put the matter in the same light before, in all the realm of books. ¶In this "Gospel of Wealth," Mr. Carnegie makes two separate and distinct divisions. One is the advantage and blessing of poverty; and the other is the responsibility that falls on the man who has surplus wealth.

I give two paragraphs from Mr. Carnegie's essay which present the crux of his argument. But every thinking man and woman would do well to read and ponder all that Mr. Carnegie has to say on this subject of surplus wealth.

Most Carnegie Libraries have Mr. Carnegie's books, but I heard of one that tabooed them, first because Mr. Carnegie is not a member of a church; and second, on the plea that his books are unbiblical in their attitude, on the questions of poverty and wealth, and therefore fall into the category of "objectionable literature."

Says Mr. Carnegie:

The day is not far distant, when the man who dies, leaving behind him millions of available wealth which was free for him to administer during life, will pass away unwept, unhonored and unsung, no matter to what use he leaves the dross which he cannot take with him. Of such as these the public verdict will be, "The man who dies thus rich dies disgraced." Such, in my opinion, is the true gospel concerning wealth, obedience to which is destined some day to solve the problem of rich and poor, and to bring peace on earth and good will to men.

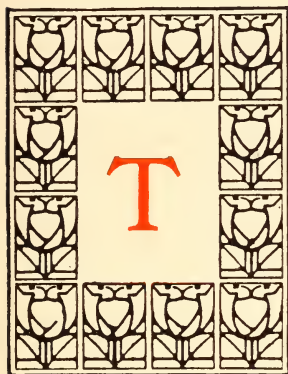
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The aim of the millionaire should be, first, to set an example of modest, unostentatious living, shunning display and extravagances; to provide moderately for the legitimate wants of those dependent upon him; after doing so to consider all surplus revenues which come to him simply as trust funds which he is called upon to administer, and strictly bound as a matter of duty to administer in the manner which in his judgment is best calculated to benefit the community. The



man of wealth thus becomes the mere agent and trustee for his poorer brethren, bringing to their service his superior wisdom, experience and ability to administer, and doing for them better than they could or would do for themselves.

ANDREW  
CARNEGIE



HE only time I ever heard Mr. Carnegie relate one of my pleasing stories was at a banquet of railroad officials, some months ago, in New York. Be it said, as a matter of truth, that Mr. Carnegie gave me due credit, although if he had not mentioned my name I would have been complimented to know that he had read the Good Stuff closely and pondered it well.

As brother authors, you will please take notice that we observe the amenities.

So here is the story: One lowering fall day I was walking along the road that leads from the village to my farm, two miles out of town.

And as I trudged along I saw a horseshoe in the middle of the road. Now I never go by a horseshoe—it means good luck!

☛ So I picked up the horseshoe, and instantly my psychic sky seemed to brighten.

And as I walked along with the horseshoe in my hand I saw another horseshoe in the road.

“Everything is coming my way,” I said. I picked up the second horseshoe, and then I had one in each hand.

I had gone about a quarter of a mile when I saw two more horseshoes right together in the road.

ANDREW  
CARNEGIE

"It seems as if some one is working me," I said. I looked around and could see no one. "And anyway, I accept the bluff," I said to myself, as I picked up the two horseshoes. ¶ Then I had two horseshoes in each hand, but I was n't four times as happy as when I had one.

I had gone about a quarter of a mile when I saw a pile of horseshoes in the road.

"I've got 'em, I fear!" I said to myself.

But I braced up and walking up to the pile of horseshoes I kicked into them. They were horseshoes all right.

And just then I saw a man coming down the street picking up horseshoes in a bag.

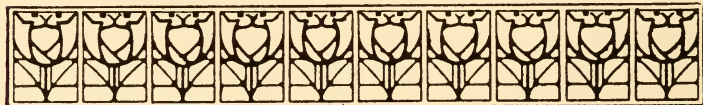
I watched him with dazed eyes and swallowed hard as I tried to comprehend the meaning of this strange combination.

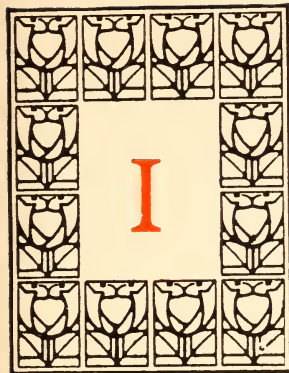
Just then I saw the man's horse and wagon ahead.

He was a junk gentleman and had lost the tail-board out of his wagon and had been strewing horseshoes all along the way. He called to me and said, "Hey, ol' man, dem's my horse-shoes!"

"I know," said I, "I've been picking them up for you."

And the moral is this: While it is true that one horseshoe brings you good luck, a load of horseshoes is junk.





N way of personal endowments, **ANDREW CARNEGIE** Mr. Carnegie has favored two individuals, Booker T. Washington and Luther Burbank. And so far as I know these are the only two men in America who should be endowed.

Even the closest search, as well as a careful scrutiny in the mirror, fails to find any one else whom it would be wise or safe to make immune from the struggle.

To make a man secure against the exigencies of life is to kill his ambition and destroy his incentive. To transform a man into a jellyfish, give him a fixed allowance, regardless of what he does. This truth also applies to women. Women will never be free until they are economically free.

The fifteen million dollars which Mr. Carnegie has given for a pension-fund for superannuated college professors, is quite another thing from pensioning a man so he will be free to work out his ideal.

The only people who have ideals are those in the fight.

But even this beneficent pension-fund for teachers turned out to grass requires the most delicate and skilful handling.

¶ Several instances have already arisen where colleges have retired men well able to work, in order that these men might secure the pensions and the college could put in younger men at half the pay. There has even been a suspicion that the pensioner "divied" with the college.

To supply an incentive or temptation for a man in middle life to quit work in order that he may secure a pension is a danger which the donor mildly anticipated, but which he finds very hard to guard against. What is "middle life"? Ah, it depends upon the man. Some men are young at seventy,

**ANDREW** and Professor Mommsen at eighty was at the very height of  
**CARNEGIE** his power. Some teachers want to "retire," others don't.

¶ Nature knows nothing of pensions. Let each man be paid for his labor and let him understand that economy of expenditure is the true and only insurance against want in old age.

¶ The pensioning of the youth is really more dangerous than to pension age. The youth should ask for nothing but opportunity. To make him immune from work and economy is to supply him a ticket—one way—to Matteawan.

In order to educate a boy for life, we should not lift him out of life. The training for life should slide into life at an unknown and unrecognizable point. The boy born into poverty, who fetches in wood for his mother and goes after the cows, has already entered upon a career. His brown bare feet are carrying messages, and his hands are taking on the habit of helpfulness. He is getting under the burden; and such a one will never be a parasite on society.

In East Aurora there used to live a noted horseman. He bred, raised, trained, and drove several trotters that made world's records. Then behold another man comes on the scene—and a good man, too—and says: "Go to, I will raise and train horses that will go so fast that Pa Hamlin's horses will do only for the plow."

So he built a covered and enclosed track, a mile around. It cost nearly a hundred thousand dollars. And here the wise one was to train his colts all winter, while the other man's horses ran barefoot, and with long woolly coats plowed through snow-drifts awaiting for spring to come with chirrup of birds and good roads.

Result—the man with the covered track had his horses "fit" in April, but in July and August when the races were to begin they had "gone past." Moreover, it was discovered that horses trained on a covered track could not be raced with safety on an open course. ¶ The roofed track had shut the

horse in, giving him a feeling of protection and safety; but when he got on an open track, the sun, the sky, the crowds, the moving vehicles sent him into a nervous dance. A bird flying overhead would stampede him. He lost his head and wore out his nerve.

But the horses that had been woolly in February grew sleek in May, and being trained in the open grew used to the sights, and for them every day was a race-day. In August they were hard and cool and level-headed, and always had one link left when called upon at the home stretch.

The covered track was all right in theory, but false in practice. It ruined a thousand colts, and never produced a single trotter. Don't train either horses or children indoors, and out of season, and expect a world-beater.

Next, make your teaching and training life, not an indoor make-believe. The school that approximates life will be the school whose pupils make records. What is needed now is a line of colleges in the North that will do for white folks what Booker T. Washington does for the colored. And the reason we do not have such schools is because we have not yet evolved men big enough as teachers to couple business and books.

¶ The men who can make money can't teach, and those who can teach can't make money. The man of the future will do both. Tuskegee has no servants, no menials, and employs no laborers. The work of housing and feeding two thousand persons is all student labor. This is a great achievement.

But the University that is to come will go beyond Tuskegee in this: it will supply commodities to supply to the world what the world wants.

Three or four hours of manual labor a day will not harm either the body or brain of a growing youth. On the other hand it will give steadiness to life. This labor will be paid for, so the student will be independent at all times from all outside help ♣ This will make for manhood and self-reliance.



## ANDREW CARNEGIE



R. CARNEGIE has given no money to universities.

Various Technical Schools have been greatly assisted, however, at his hands.

The college that teaches men and women how to earn a living—how to add to the wealth and happiness of the world and how to make men useful instead of ornamental—this kind of a school interests Andrew Carnegie. His criticisms on the

old-time universities have been temperate, just as his ideas concerning churches have not been offensively pressed. But he has let the public know that just as a sect ministers, at best, to only a fraction of the community, so does the education de luxe have its grave limitations.

Mr. Carnegie knows that the great universities, like Oxford, Cambridge, Yale, Harvard and Princeton, grew up out of the divinity school which follows the monastery idea. The ideal was the ideal of a priest, and to a great degree this conception abides. ♣ The intent is not to fit the pupil for the struggle of life, but to relieve him from it.

And any education that separates man from man is not wholly good. College education has ruined a vast number of men. All the great and fashionable universities are given over to cigarettes, booze, bromide and the devious ways of dalliance. ♣

¶ Bodily exercise is optional—there is athletics, but physical culture for those who need it most is carefully cut.

These universities are filled, for the most part, with remittance men. ♣ If a boy is a burden at home, and has no inclination to help his father in his business, the lad is sent to Harvard. This in the hope that a college degree will make amends

for lack of phosphorus. As people under suspicion have been known to flash a marriage certificate, so does a card of membership in a University Club supply the social benzoate of soda. The college degree today is a social passport—it is no proof of ability.

All of which does not apply to boys who work their way through college—this is quite another matter.

The intent of Tuskegee Institute is to show the youth how to earn a living—to mind his own business, to be useful to himself and others. Its aim is to evolve character, not merely culcha. Hence the ban on booze, the taboo on tobacco, and the lessons in such homely themes as personal cleanliness, moral integrity, manly abstinence, industry, and a strict looking after of one person—and that the individual right under your own hat. Mr. Carnegie would say that to write poetry, play the piano, orate in orotund and gesticulate in curves, were folly, if the party cultivated the poker-face and did n't pay his debts.

Artistic genius is no excuse today for not walking the moral chalk-line—all that lies behind.

And yet Mr. Carnegie is no Puritan—he believes in all natural, normal sports, and he loves the laughter that has in it no bitterness.

He thinks an ounce of competence is worth a pound of cleverness. The college that makes its pupils immune from physical work is fitting them for the toboggan.

It may not destroy all, but it will maim many.

Have we not seen men with titles in front of their names and degrees behind, who dived deep and soared high, and yet were in debt to the tailor? The world is full of educated fools, and Mr. Carnegie has done more than any other living man to lessen the number and curtail their production. He has not only preached the dignity of labor, but lived the lesson in a hundred forms.

**ANDREW** The average millionaire has not had college advantages, and  
**CARNEGIE** so he is apt to indulge in the foolish fancy that he has lost something out of his life.

Hence, he sends his boys to college, especially, as stated, if they do not show much aptitude for work. The final choice of college is left to the mother and boy, with the sisters as advisers. The advantage of social station here comes in, and it's Cecil for the pedagogic polish and a patent-leather Princeton shine. Mr. Carnegie knows that this brand of youth may possibly make a good head clerk, but very, very rarely does he become a Superintendent or General Manager. The big boys who run the railroads, banks, factories, grain-elevators and steamship lines are men who "never had a chance in life."

¶ College at its best is an artificial and unnatural scheme of education. It may be a good make-believe, but it is not life.

¶ It is like that method in the Elmira Reform School where they eternally build brick buildings and eternally tear them down. This is better than idleness, but the shroud that Penelope wove during the day and raveled at night was n't much of a shroud. Every inmate at Elmira realizes that he is not helping to erect a building—he is only pretending to do so.

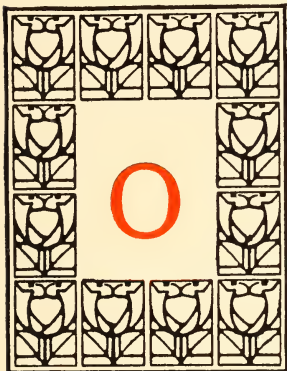
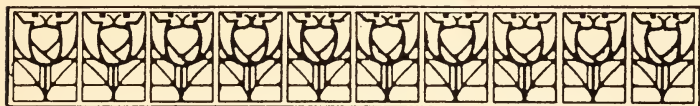
¶ That is the difference between Elmira and Tuskegee. At Tuskegee the building is planned for use and built to stay, and it is built in freedom and joy.

The nearer our schools approach life, the more useful they are. There is great danger that a make-believe education will evolve a make-believe man. The college of the future will supply the opportunity, but the man will get his education himself. And it will not be a surface shine. To earn a living is quite as necessary as to parse the Greek verb and wrestle the ablative.

Some day, no college will graduate a man or woman who cannot at once earn a living. To make good is better than to make an excuse ♣ The college and life must be one. The

education of the future will be industrial, and opportunities will be afforded so the youth will get his living and his education at the same time. ¶The college will then be a cross-section of life, not a papier-mache imitation of it.

ANDREW  
CARNEGIE



NCE at a wake a certain Milesian by the name of Mickey Dolan sat apart and refused to join in the general praise of the deceased. "Come," said one of the guests, "come now, Mickey—be fair and acknowledge it, he was a good shoveler!"

Mickey shifted his dudheen and replied with acerbity, "Well, as for that, I'll be admittin' he was a good shoveler, but he was n't

what ye could call a fancy shoveler."

I am a writing man, and it seems to me absurd that a multi-millionaire can write at all.

As for Andrew Carnegie's literary gifts, he is surely a good writer, but he is not what you could call a fancy writer. He says things in good clear straight English. We know what he means, and his thought is always worth recording, but the forensic frills, say of Edgar Saltus, Alfred Henry Lewis and William Marion Reedy, are not here. His books are no jig-saw puzzle. The man has ideas and he states them. He is never guilty of writing Johnsonese, nor does he trespass on the preserve of Eleanor Glyn. His pages are flavored by subtle dashes of wit, as when he speaks of a Wall Street broker, "whose relatives with unconscious humor spoke of his being

ANDREW  
CARNEGIE

a business man." ¶ "The Empire of Business," by Andrew Carnegie, is a book that every business man should read. It is a book that should be in every High School Library. ¶ Mr. Carnegie believes in the divinity of business—that it is just as honorable and beautiful to serve the material wants of humanity as to write poetry or play the piano. He would make of business an art, and in this respect he is voicing the best thought of the day.

I append a few specimen Carnegie nuggets:

THE young man who never had a chance is the same young man who has been canvassed over and over again by his superiors, and found destitute of necessary qualifications, or is deemed unworthy of closer relations with the firm, owing to some objectional act, habit, or association, of which he thought his employers ignorant.

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Perhaps some one in the vast audience which I have imagined I am about to hold spellbound cries out: "Who are you—a gold-bug, a millionaire, an iron-baron, a beneficiary of the McKinley Bill?" Before beginning my address, let me therefore reply to that imaginary gentleman that I have not seen a thousand dollars in gold for many a year.

---

The young women who overfeed the dogs, and the fathers who ruin their sons, have themselves to thank.

---

Let no man know more of your specialty than you do yourself ❀ ❀

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He prayeth best who worketh best.

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Accumulated into a great fund and expended as Peter Cooper expended it for the Cooper Institute, wealth establishes something that will last for generations.

---

You can not push any one up a ladder unless he is willing to climb a little himself.



The epitaph which every rich man should wish himself justly entitled to is that seen upon the monument of Pitt:  
He lived without ostentation,  
And he died poor.

---

ANDREW  
CARNEGIE

By administering surplus wealth during life, great wealth may become a blessing to the community, and the occupation of the business man accumulating wealth may be elevated so as to rank with any profession.

---

From the anxieties of poverty as from the responsibilities of wealth, good Lord, deliver us.

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First conquer your home market and the foreign market will probably be added to you.

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Never indorse until you have cash means not required for your own debts, and never indorse beyond those means.

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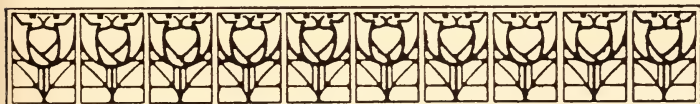
We do not so much need capital as we need the man who has proved that he has the business habits which create capital; and to create it in the best of all possible ways, as far as self-discipline is concerned, is by adjusting his habits as to his means ❧ ❧

---

No young man ever lived who had not a chance, and a splendid chance, too, if he ever was employed at all.

---

Abolish poverty, and what would become of the race? Progress, development, would cease. The supply of the good and the great would cease, and human society retrograde into barbarism ❧ ❧





R. CARNEGIE'S success, like that of every master business man, has turned on his selection of men. He has always been on the lookout for young men who could carry the Message ❁ ❁

¶ His success proves his ability to judge humanity.

Whenever he was sure he had the genuine article he would give the young man an interest in the business, often a percentage on sales

or output. ¶ This was the plan of Marshall Field.

By this method he transformed a good man into a master, and bound the man to him in a way that no outside influence could lend a lure. The only disadvantage in this, Mr. Carnegie says, is that when the young man becomes a millionaire you may have him for a competitor, but even with this risk, it is much wiser than to try to carry all the burden yourself.

¶ A multi-millionaire should raise a goodly brood of millionaires, and of necessity does.

Wise is the man who sees to it that he has an understudy.

Once upon a time, along in the eighties, Mr. Carnegie got somewhat overworked and took a trip to Europe. Just before going, he went around and bade good-by to each of the Big Boys who ran the mills. One of these was Captain William Jones, more familiarly known to fame as plain Bill Jones.

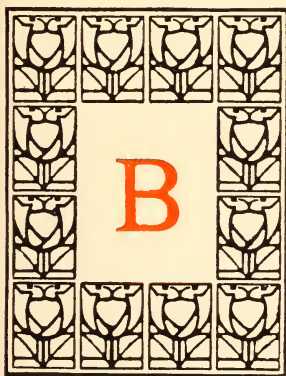
¶ "Bill," said Mr. Carnegie, "I'm a bit weary and I feel I must get away, and the only place for me to go is Europe. I have to place an ocean between me and this mighty hum of industry before I can get rest. And do you know, Bill, no matter how oppressed I am, just as soon as I round Sandy Hook and get out of sight of land, I get perfect relief."

And Bill answered: "And, O Lord, just think of the relief

we all get," and everybody roared, Andy loudest of all. **ANDREW**  
¶ And the last thing that Andy did before sailing was to **CARNEGIE**  
raise Bill's salary just ten thousand dollars a year.

Mr. Carnegie has always liked men who are not afraid of him; and when one of his workers could convince him that he—the worker—knew more about some particular phase of the business than Mr. Carnegie, that man was richly rewarded. Mr. Carnegie has ever been on friendly terms with his men.

¶ And had he been in America when the Homestead labor trouble arose, there would have been no strike. He is firm when he should be, but he is always friendly. He is wise enough and big enough to give in a point. Like Lincoln, he likes to let people have their own way. He manages them, if need be, by indirection, rather than by formal edict, order and injunction.



**B**ARBARIC people prize gold and make much use of silver.

But the consumption of iron is the badge of civilization.

Iron rails, iron steam-boats, iron buildings! And who was there thirty years ago who foresaw the modern sky-scraper, any more than a hundred years ago men foretold the iron steamship!

The business of Andrew Carnegie has been to couple the iron mines

of Lake Superior with the coal-fields of Pennsylvania.

And to load the ore in Duluth and transport it to Pittsburgh, a thousand miles away, and transform it into steel rails was a matter of ten days. When the Carnegie Steel Company was

**ANDREW** reconstructed in Nineteen Hundred, it was with no intention  
**CARNEGIE** of selling out. It was the biggest and best-organized business concern in America, with possibly one exception.

Its capital was one hundred million dollars. It owned the Homestead, the Edgar Thompson and the Duquesne Mills.

¶ Besides this, it owned seven other smaller mills.

It owned thousands of acres of ore-land in the Lake Superior country. It owned a line of iron steamships that carried the ore to the Pittsburgh railroad connections. It owned the railroads that brought the ore from the mines to the docks, and it owned the docks. It owned vast coal-mines in Pennsylvania, and it owned a controlling interest in the Connellville coke-ovens, from whence five miles of freight-cars, in fair times, were daily sent to the mills, loaded with coke.

These properties were practically owned by Mr. Carnegie personally, and his was the controlling hand. He had a daily report from every mill, which in a few lines told just what the concern was doing. There was also a daily report from each branch office, and a report from the head cashier where one line of figures presaged the financial weather.

When "the billion-dollar trust"—the United States Steel Corporation—was formed, Mr. Carnegie sold his interests in the Carnegie plants to the new concern for two hundred and fifty million dollars, and took his pay in five-per-cent bonds.

¶ It was the biggest and cleanest clean-up ever consummated in the business world.

As a financial get-away it has no rival in history.

There were many wise ones who said, "Oh, he will foreclose and have the works back in a few years." But not so—the United States Steel Corporation has made money and is making money because it is being managed by men who, for the most part, were trained by Carnegie in the financial way they should go.

As far as money is concerned, Mr. Carnegie could have made much more by staying in business than by selling out, but Andrew Carnegie quit one job to take up a harder one. **ANDREW CARNEGIE**

"To die a millionaire will yet be a disgrace," he said. To give away money is easy, but to give it away wisely, so it will benefit the world for generations to come—that is a most difficult and exacting task.

Money not earned is a curse to an individual—a mental, moral and physical curse, and yet the vast majority of people want something for nothing. To give away money wisely is like feeding milk to a dozen hungry calves from one pail.

We remember the girl who, when advised by her mother as to the folly of getting married, airily replied: "Well, I want to learn the folly of it for myself!" And so it is with having money not earned—we want to know the folly of it for ourselves.

Mr. Carnegie seems the only man in the world who is blazing a trail through the forest that leads to the Science of Giving.

¶ The quarter of a thousand million in Steel Bonds did not constitute Mr. Carnegie's whole wealth. He had several little investments outside of that. In fact, that clever saying, "Put all your eggs in one basket," is exoteric, not esoteric.

What Mr. Carnegie really meant was, if you are only big enough to watch one basket, to have two were folly. Mr. Carnegie himself has always had his eggs in a dozen or so baskets, but he never has had any more baskets than he could watch. His baskets were usually coupled together like the "grasshopper," which pumps several oil-wells with one engine. Wealth is good for those who can use it; power the same; but when you cease to manage a thing and the thing begins to manage you, it may eat you up.

In East Aurora there used to be a good friend of mine who had a peanut-stand at the station.

The business flourished and some one advised my friend that he should put in popcorn as a side-line.



**ANDREW** He did so, and got nervous prostration. You see, he was a pea-  
**CARNEGIE** nut man, and when he got outside of his specialty he was lost. One realizes the herculean task of dying poor which confronts Mr. Carnegie, when you think that he is worth, say, five hundred million dollars. This is invested so that it brings an income of five per cent, or twenty-five million dollars a year ❀ ❀

So far Mr. Carnegie has been barely able to give away his income, to say nothing of the principal. His total benefactions up to the present time amount to about two hundred millions. He has nearly worked the territory with libraries. You can't give two libraries to a town, excepting in the big cities—people protest and will not have them.

There is a limit to pipe-organs.

Heroes are so plentiful that it is more or less absurd to distinguish them with medals. Dunfermline is almost done for by a liberality that would damn any American town.

To give faster than people grow is to run the grave risk of arresting development. A benefaction must bestow a benefit.

¶ Give to most people and they will quit work and get a job with George Arliss, for the Devil still finds mischief for idle hands to do.

To relieve the average man from work would simply increase the trade in cigarettes, cocaine, bromide and strong drink, and supply candidates for Sing Sing. To make a vast fortune and then lose the tail-board out of your hearse and dump your wealth on a lazy world merely causes the growler to circulate rapidly. And so we sympathize with Andrew Carnegie in his endeavor to live up to his dictum to die poor, and yet not pauperize the world by his wealth. But let us not despond. The man is only seventy-two. His eyes are bright; his teeth are firm; his form is erect; his limbs are agile; and his brain is at its best. Most hopeful sign of all, he can laugh. He can even laugh at himself. This means sanity and length of days.



EALTH

is a Re-

sponsi-

bility, and is Only

Good for Those

Who Know How

—EMERSON





THE heroes  
of barbaric  
times were  
the men  
who killed and des-  
troyed; the heroes  
of our day are those  
who succor and  
save.—*Andrew Carnegie*





**LITTLE  
JOURNEYS  
TO THE HOMES OF  
GREAT BUSINESS MEN  
BY ELBERT  
HUBBARD**

**George Peabody**

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ERIE • COUNTY  
NEW • YORK  
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DIFFICULTY,

trial, hard-

ship, obstacle,

are all necessary factors

in the evolution of a

great soul ❁ ❁ ❁ ❁





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**T**HE great deeds for human betterment must be done by individuals—they can never be done by the many.

—GEORGE PEABODY





GEORGE PEABODY

# LITTLE JOURNEYS



GEORGE PEABODY was a noted American merchant and banker. He was born in the village of Danvers, Massachusetts, in Seventeen Hundred Ninety-five. He died in London in Eighteen Hundred Sixty-nine.

In childhood, poverty was his portion. But he succeeded, for he had the persistent corpuscle, and he had charm of manner—two things which will make any

man a winner in the game of life.

He gave away during his lifetime eight million dollars. When he died he had four million dollars left, which was distributed by his will, largely for the betterment of society.

The fact that Peabody left so much money was accidental. He intended to give this money away, under his own personal supervision, but Death came suddenly.

Has the world made head the past forty years?

Listen, Terese, it has made more progress during the past forty years than in the two thousand years preceding.

The entire fortune of George Peabody, including what he gave away during his life and what he left, was twelve million dollars.

This is just the income of Andrew Carnegie for six months.

¶ We scarcely realize how civilization smells of paint until we remember that George Peabody was the world's first



## G E O R G E P E A B O D Y

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philanthropist. ¶ No doubt there were many people with philanthropic impulses before him, but they were poor. It's easy to sympathize with humanity when you have nothing to give but advice.

The miracle comes in when great wealth and great love of mankind are combined in one individual.

In the Occident, giving to the poor is lending to the devil. The plan has always been more or less of a pastime to the rich, but the giving has usually been limited to sixpences, with absolute harm to the poor. All any one should ask is opportunity. Sailors just ashore, with three months' pay, are the most charitable men on earth—we might also say they are the most loving and the least lovable.

The beggars wax glad when Jack lumbers their way with a gaily painted galley in tow; but alas, tomorrow Jack belongs to the poor.

Charity in the past has been prompted by weakness and whim—the penance of rogues—and often we give to get rid of the troublesome applicant.

Beggary and virtue were imagined to have something akin. Rags and honesty were sort of synonymous, and we spoke of honest hearts that beat 'neath ragged jackets. ♣ That was poetry, but was it art? Or was it just a little harmless exercise of the lachrymal glands? Riches and roguery were spoken of in one breath, unless the gentleman was present and then we curtsied, cringed or crawled, and laughed loudly at all his jokes.

These things doubtless dated back to a time when the only

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mode of accumulating wealth was through oppression ♣ Pirates were rich—honest men were poor ♣ To be poor proved that you were not a robber. The heroes in war took cities, and all they could carry away was theirs ♣ The monasteries were passing rich in the Middle Ages, because their valves only opened one way—they received much and paid out nothing. To save the souls of men was a just equivalent for accepting their services for the little time they were on earth. ¶ The monasteries owned the land, and the rentals paid by the fiefs and villeins went into the church treasuries. Sir Walter Scott has an abbot say this: "I took the vow of poverty, and find myself with an income of twenty thousand pounds a year."

But wealth did not burden the monks forever. Wealth changes hands—that is one of its peculiarities.

War came, red of tooth and claw, and the soldiery, which heretofore had been used only to protect the religious orders, now flushed with victory, turned against them ♣ Charges were trumped up against churchmen high in authority, and without doubt the charges were often true, because a robe and a rope girdle, or the reversal of haberdashery, do not change the nature of a man. Down under the robe, you'll sometimes find a man frail of soul—grasping, sensual, selfish.

The monasteries were looked upon as contraband of war. "To the victors belong the spoils," was the motto of a certain man who was President of the United States, so persistent was the war idea of acquiring wealth.

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The property of the religious orders was confiscated, and as a reward for heroic services, great soldiers were given great tracts of land. ✱ The big estates in Europe all have their origin in this well-established custom of dividing the spoils. The plan of taking the property of each or all who were guilty of sedition, treason and contumacy was well established by precedents that traced back to Cain. When George Washington appropriated the estate of Roger Morris, forty centuries of precedent looked down upon him.

Also, it might be added that if a man owned a particularly valuable estate, and a soldier desired this estate, it was easy for this soldier to massage his conscience by listening to and believing the report that the owner had spoken ill of the king, and given succor to the enemy.

Then the soldier felt it his "duty" to punish the recreant one by taking his property.

And so the Age of the Barons followed the Age of the Monasteries ✱ ✱

And now the Barons have given way to the Age of the Merchant.

The Monks multiplied the poor by a monopoly on education. Superstition, poverty and incompetence formed the portion of the many. "This world is but a desert drear," was the actual fact as long as priests and soldiers were supreme.

¶ The Reign of the Barons was merely a transfer of power with no revision of ideals. The choice between a miter and a helmet is nil, and when the owner converses through his head-gear, his logic is alike vulnerable and valueless.

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So enters the Merchant, whose business it is to carry things from where they are plentiful to where they are scarce. And comes he so quietly and with so little ostentation that men do not realize the change.

And George Peabody, an American, gives three million dollars to the poor of London. This money was not tossed out to purchase peace, and to encourage idleness, and to be spent in strong drink and frills and finery, and the ways that lead to Nowhere, but to provide better homes for men, women and children.

"Lay hold on eternal life," said Paul, writing to Timothy. The proper translation we now believe should be, "Lay hold on the age to come."

Philanthropy now seeks to lay hold on the age to come. We are building for the future.

The embryo has eyes, ears and organs of speech. But the embryo does not see, nor hear, nor speak. It is laying hold on the age to come—it is preparing to live—it is getting ready for the future. ¶ The past is dead, the present is dying, and only that which is to come is alive.

Philanthropy, up to the time of Peabody, was palliation, just as the entire practise of medicine was palliation until the Goths and Vandals, day before yesterday, razed the walls of medical orthodoxy, and with the help of Dr. Eliot demolished the god Terminus and his temple.

The life of George Peabody was not in what he gave, but in what he taught. He inspired the millionaires that are to be. He laid hold on the age to come.

# G E O R G E P E A B O D Y



GEORGE PEABODY is another example of a boy who succeeded in spite of his parents. The rigors of climate and the unkindness of a scanty soil may be good things. They are good, like competition, very excellent, provided you do not get more than your constitution requires.

New England has her "white trash" as well as the South. The Peabodys of Danvers were good folks who never seemed to get on. They had come down from the mountains of New Hampshire, headed for Boston, but got stuck near Salem. If there was anything going on, like mumps, measles, potato-bugs, blight, "janders" or the cows-in-the-corn, they got it. Their roof leaked, the cistern busted, the chimney fell in, and although they had nothing worth stealing the house was once burglarized while the family was at church. The moral to little George was plain: Don't go to church and you'll not get burgled. Life was such a grievous thing that the parents forgot how to laugh, and so George's joke brought him a cuff on the ear in the interests of pure religion and undefiled.

A couple of generations back there was a strain of right valiant heroic Peabody blood. Among the "Green Mountain Boys" there was a Peabody, and another Peabody was captain of a packet that sailed out of Boston for London.



## G E O R G E P E A B O D Y

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To run away and join this uncle as cabin-boy, was George's first ambition.

People in the country may be poor, but in America such never suffer for food. If hunger threatens, the children can skirmish among the neighbors. The village of Danvers was separated by only a mile or so of swale and swamp from Salem, a place that once rivaled Boston commercially, and in matters of black cats, and elderly women who rode broomsticks by night, set the world a pace. Fish, clams, water-lilies, berries, eels and other such flora and fauna were plentiful, and became objects of merchandizing for the Peabody boys, bare of foot and filled with high emprise.

¶ Parents often bestow upon their progeny the qualities which they themselves do not possess—so wonderful is this law of heredity.

George was the youngest boy in the brood, and was looked after by his "other mother," that is to say, by an elder sister. When this sister married, the boy was eleven years old. To the lad this marriage was more like a funeral.

He could read and write and count to a hundred, having gone to school for several months each winter since he was seven. He could write better than his father or mother—he wrote like copperplate, turning his head on one side and chewing his tongue, keeping pace with his lips, as the pen glided gracefully over the paper. His ambition was to make a bird with a card in its bill, and on this card, written so small no one could read it, the proud name, G. Peabody.

This ability to write brought him local fame, and Sylvester

## G E O R G E P E A B O D Y

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Proctor, who kept a general store in the village, offered to take him on a four years' apprenticeship and let him learn him the trade of Greengrocer and Dealer in W. I. Goods. The papers were duly made out and signed, the boy being consulted afterward. What the consideration was, was not stated, but rumor has it that the elder Peabody was paid Twenty-five dollars in "W. I. Goods" and also wet goods. ¶ Proctor was a typical New England merchant of the Class B type. He was up at daylight, shaved his upper lip, and swept off the sidewalk in front of his store. At night he put up the shutters with his own hands. He remembered every article he had on his shelves and what it cost. He bought nothing he could not pay for. There was one clerk beside the boy. After George came, the merchant and his clerk made all the memoranda on brown paper, and the items were duly copied into the ledger by George Peabody.

I have been told that a man who writes pure Spencerian can never do anything else. This, however, is a hasty generalization, put forth by a party who wrote a Horace Greeley hand.

A country store is the place for a boy to learn merchandizing. In such a place he is never swallowed up by a department. He learns everything, from shaking down the ashes in the big stove to buying and selling fadeless calico. He becomes an expert with a nail-puller, knows strictly fresh eggs from eggs, and learns how to adapt himself to the whims, caprices, and notions of the customers who know little and assume much.

## G E O R G E P E A B O D Y

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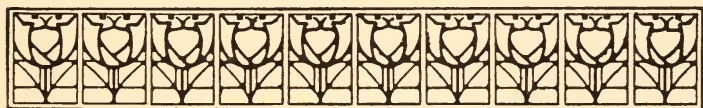
George Peabody slept in the attic over the store. He took his meals with the Proctor family, and used to wipe the dishes for Mrs. Proctor. He could tend store, tend baby, wash a blue wagon, drive a "horse and team" and say "back-sshe!" in a way that would throw you off the front seat when the horse stopped if you did n't look out.

That is to say, he was a New England village boy, alive and alert to every phase of village life—strong, rapid, willing, helpful. The villager who knows too much gets "fresh" and falls a victim of arrested development. The boy in a village who works, and then gets out into a wider sphere at that critical period when the wanderlust strikes him, is in the line of evolution.

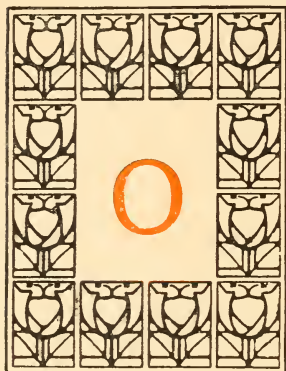
George Peabody remained at Proctor's store until nine o'clock in the evening of the day that marked the close of his four years of apprenticeship.

He was fifteen, and all tempting offers from Mr. Proctor to pay him wages thereafter in real money were turned aside.

¶ He had a new suit of clothes, five dollars in his pocket, and ambition in his heart. He was going to be a draper, and eliminate all "W. I. goods."



# G E O R G E P E A B O D Y



VER at Newburyport, George had a brother, David Peabody, who ran a "draper's shop." That is to say, David Peabody was a dry-goods merchant. This was a comparatively new thing in America, for a "store" at that time, usually kept everything that people wanted. The exclusive draper idea came from London. It seemed to work in Boston, and so Newburyport tried it ❧ ❧

David and George had talked it over together, and a partnership was in mind. In the meantime George was only fifteen years old, and David thirty. "I am twice as old as you," once said David to George, with intent to make the lad know his proper place.

"Yes, I know; but you will not be twice as old as I very long," replied George, who was up in mathematics.

The brothers did not mix very well. They were tuned to a different vibration. One had speed—the other was built for the plow ❧ ❧

And when the store caught fire and burned, and almost all of Newburyport was burned up too, it was a good time for George to strike for pastures new.

He walked down to Boston, and spent all his money for a passage on a coaster that was about to sail for Washington, in the District of Columbia. This was in the latter part of the

## G E O R G E P E A B O D Y

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year Eighteen Hundred Eleven. ¶ Washington was the capital of the country, and there was an idea then that it was, also, going to be the commercial metropolis. Hence the desire to get in on the ground floor. Especially was the South to look to Washington for her supplies.

George Peabody, aged sixteen, looked the ground over, and thought he saw opportunity nodding in his direction.

He sat down and wrote to a wholesale dry-goods dealer by the name of Todd in Newburyport, ordering draperies to the amount of two thousand dollars.

Blessed is that man who knows what he wants, and asks for it ❀ ❀

Todd remembered the boy who had given him orders in Proctor's, and at once filled the order.

In three months Todd got his money and an order for double the amount.

In those days the plan of calling on the well-to-do planters, and showing them the wares of Autolycus was in vogue ❀ English dress-goods were a lure to the ladies. George Peabody made a pack as big as he could carry, tramped, smiled and sold the stuff. When he had emptied his pack, he came back to his room where his stock was stored and loaded up again. If there were remnants he sold them out to some crossroads store ❀ ❀

The fact that the Jews know a few things in a worldly way, I trust will not be denied. George Peabody, the Yankee, adopted the methods of the Chosen People ❀ And at that early date, it comes to us as a bit of a miracle, that George



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Peabody said, "You can't afford to sell anybody anything which he does not need, nor can you afford to sell it at a price beyond what it is worth." Also this, "When I sell a woman draperies, I try to leave the transaction so I can go back next week and sell her more."

Also this, "Credit is the sympathetic nerve of commerce. There are men who do not keep faith with those from whom they buy, and such last only a little while. Others do not keep faith with those to whom they sell, and such do not last long. To build on the rock one must keep his credit absolutely unsullied, and he must make a friend of each and all to whom he sells."

The Judaic mental processes have been sharpened by migration. To carry a pack and peddle is better than to work for a Ph. D., save for the social usufruct and the eclat of the unthinking.

We learn by indirection and not when we say, "Go to! Now watch us take a college course and enlarge our phrenological organs."

Our knobs come from knocks, and not from the gentle massage of hired tutors.

Selling subscription-books, maps, sewing-machines or Mason & Hamlin organs, has given thousands of strong men their initial impulse toward success. When you go from house to house to sell things you catch the household in their old clothes and the dog loose. To get your foot in the front door and thus avoid the slam, sweetening acerbity by asking the impatient housewife this question, "Is your mother at

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home?" and then making a sale, is an achievement. "The greatest study of mankind is man," said Pope, and for once he was right, although he might have said woman. ¶ From fifteen to nineteen is the formative period, when the cosmic cement sets, if ever.

During those years George Peabody had emerged from a clerkship into a Business Man. ¶ What is a Business Man? ¶ Listen, Terese, a business man is one who gets the business, and completes the transaction. Bookkeepers, correspondents, system men, janitors, scrubwomen, stenographers, electricians, elevator-boys, cash-girls, are all good people and necessary and worthy of sincere respect, but they are not Business Men, because they are on the side of expense and not income.

When H. H. Rogers coupled the coal-mines of West Virginia with tide-water, he proved himself a Business Man.

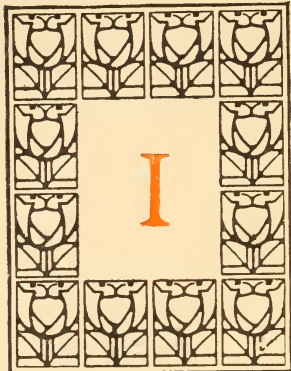
When James J. Hill created an Empire in the Northwest, he proved his right to the title.

The Business Man is a salesman.

And no matter how great your invention, how sweet your song, how sublime your picture, how perfect your card-system, until you are able to convince the world that it needs the thing, and you get the money for it, you are not a Business Man.

The Business Man is one who supplies something great and good to the world, and collects from the world for the goods. Taffy, guff and oxaline are all good in their way, but they have the disadvantage of not being legal tender.

# G E O R G E P E A B O D Y



N migrating from New England to the District of Columbia, George Peabody had moved into a comparatively foreign country, and in the process had sloughed most of his provincialism. It is beautiful to be a New Englander, but to be nothing else is terrible.

George had proved for himself the most valuable lesson in Self-Reliance—that he could make his way alone. He had kept his

credit and strengthened it.

He had served as a volunteer soldier in the War of Eighteen Hundred Twelve, and done patrol duty on the banks of the Potomac ❧ ❧

And when the war was over, no one was quite so glad as he.

¶ Serving in the volunteer ranks with him was one Elisha Riggs, several years his senior, and also a draper. They had met before, but as competitors, and on a cold business basis. Now they were comrades in arms, and friends.

Riggs is today chiefly remembered to fame because he built what in its day was the most palatial hotel in Washington, just as John Jacob Astor was scarcely known outside of his bailiwick until he built that grand hostelry, the Astor House.

¶ Riggs had carried a pack among the Virginia plantations, but now he had established a wholesale dry-goods house in Georgetown, and sold only to storekeepers. He had felt the

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competitive force of Peabody's pack, and would make friends with it ♣ ♣

He proposed a partnership.

Peabody explained that his years were but nineteen, and therefore he was not legally of age.

Riggs argued that time would remedy the defect. Riggs was rich—he had five thousand dollars, while Peabody had one thousand six hundred fifty dollars and forty cents. I give the figures exact, as the inventory showed.

But Peabody had one thing which will make any man or woman rich. It is something so sweetly beneficent that well can we call it the gift of the gods.

The asset to which I refer is Charm of Manner.

Its first requisite is glowing physical health ♣ Its second ingredient is absolute honesty. Its third is good will.

Nothing taints the breath like a lie.

The old parental plan of washing the bad boy's mouth out with soft soap had a scientific basis.

Liars must possess good memories. They are fettered and gyved by what they have said and done. The honest man is free—his acts require neither explanation nor apology. He is in possession of all of his armament.

The outdoor work of tramping Maryland and Virginia highways had put the glow of high health on the cheek of George Peabody. He was big in body, manly, intelligent and could meet men on a basis of equality. If I were president of a college, I would have a chair devoted to Psychic Mixability, or Charm of Manner ♣ Ponderosity, profundity, and

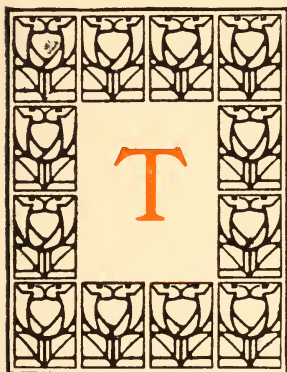
## G E O R G E P E A B O D Y

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insipidity may have their place, but the man with Charm of Manner keeps his capital active. His soul is fluid. I have never been in possession of enough of this Social Radium so to analyze it, but I know it has the power of dissolving opposition, and melting human hearts. But so delicate and illusive is it, that when used for a purely selfish purpose, it evaporates into thin air, and the erstwhile possessor is left with only the mask of beauty and the husk of a personality. ¶ George Peabody had Charm of Manner from his nineteenth year to the day of his death. Col. Forney crossed the Atlantic with him when Peabody was in his seventy-first year, and here is what Forney says: "I sat on one side of the cabin and he on the other. He was reading from a book, which he finally merely held in his hands, as he sat idly dreaming. I was melted into tears by the sight of his Jove-like head framed against the window. His face and features beamed with high and noble intellect, and the eyes looked forth in divine love ♫ If ever soul revealed itself in the face, it was here. He was the very King of Men, and I did not wonder that in the past people had worked the apotheosis of such."







THE firm of Riggs & Peabody prospered. It outgrew its quarters in old "Congress Hall" in Georgetown, and ran over into a house next door, which it pre-empted. Moreover, it was apparent by this time that neither Georgetown nor Washington would ever be the commercial metropolis of America ❧ ❧

The city of Baltimore had special harbor advantages that Washing-

ton did not have; the ships touched there according to natural law. And when Riggs & Peabody found themselves carting consignments to Baltimore so as to make shipment to Savannah and Charleston, they knew the die was cast.

¶ They packed up and moved to Baltimore.

This was in the year Eighteen Hundred Fifteen.

In order to do business you had better go to where business is being done. Trade follows the lines of least resistance ❧

The wholesale dealer saw the value of honesty as a business asset, long before the retailer made the same unique discovery ❧ ❧

Dr. Algernon S. Crapsey says that truth is a brand-new virtue, and the clergy are not quite sure about it yet ❧

To hold his trade the jobber found he had to be on the dead level: he had to consider himself the attorney for his client. Peabody was a merchant by instinct. He had good

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taste, and he had a prophetic instinct as to what the people wanted. Instead of buying his supplies in Newburyport, Boston and New York, he now established relations with London, direct ♣ And London was then the Commercial Center of the world, the arbiter of fashion, the molder of form, the home of finance—frenzied and otherwise ♣ Riggs & Peabody shipped American cotton to London, and received back the manufactured production in its manifold forms ♣ ♣

In Eighteen Hundred Twenty-nine Riggs withdrew from the firm, retaining a certain financial interest, merely, and Peabody forged to the front, alone, as a financier.

For many years Peabody dealt largely with Robert Owen, and thus there grew up a close and lasting friendship between these very able men. Both were scouts for civilization. No doubt they influenced each other for good. We find them working out a new policy in business—the policy of reciprocity, instead of exploitation.

Robert Owen always had almost unlimited credit, for he prized his word as the immediate jewel of his soul. It was exactly the same with Peabody.

In Eighteen Hundred Twenty-seven Peabody visited England ♣ He was then thirty-two years old. The merchants from whom he bought discovered a surprising thing when they met Peabody—he was not the bounding, bragging, bustling, hustling, typical American. He hustled of course, but not visibly nor offensively. He had the appearance of a man who had all the time there was. He was moderate

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in voice and gentle in manner, and we hear of a London banker paying him the somewhat ambiguous compliment of saying, "Why, you know, he is a perfect gentleman—he does not seem like an American, at all, you know!"

Peabody had the rare gift of never defeating his ends through haste and anxiety.

The second trip Peabody made to London was in Eighteen Hundred Thirty-five, and it was on a very delicate and important errand.

The State of Maryland was in sore financial distress. She had issued bonds and these were coming due ♣ Certain Southern States had repudiated their debts, and it looked as if Maryland was going to default.

Peabody issued an open letter calling upon the citizens of Maryland to preserve their commercial honor. The state bonds were held mostly in New York and Philadelphia, and these were rival cities. Baltimore was to be tabu ♣ Stephen Girard had loaned money to Maryland, and in Eighteen Hundred Twenty-nine had declined to renew, and this some said had led to the stringency which reached its height in Eighteen Hundred Thirty-five. Then it was that the State of Maryland empowered George Peabody to go to London and negotiate a loan. The initiative was his own ♣ ♣

He went to London, and floated a loan of eight million dollars ♣ Robert Owen said that Peabody borrowed the money "on his face."

He invited a dozen London bankers to a dinner, and when

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the cloth was removed he explained the matter in such a lucid way that the moneybags loosened their strings and did his bidding without parley. Peabody sailed back to Baltimore with the gold coin.

Another case of Charm of Manner!

Peabody knew the loan was a good thing to both borrower and lender.

And the man who knows what he is going to do with money, and when and how he is going to pay it back, is never at a loss for funds.

In Eighteen Hundred Ninety-three Andrew Carnegie called upon the banks of Pittsburgh for a million-dollar loan. The bankers said, "Why, Mr. Carnegie, this is unprecedented!" The reply was, "Well, I am a man who does unprecedented things. If you believe that I know what I am doing, get this money together for me—life is too short for apologies—I'll be back in an hour."

Three of the bankers coughed, one sneezed, but they got the money and had it ready when Andy called in an hour. ¶ In this transaction Andy held the whip-hand. The Carnegie Mills were already owing the Pittsburgh banks a tidy million or so, and they were compelled to uphold and support the credit of their clients, or run the risk of having smoke-stacks fall about their ears.

It was so, in degree, with Peabody and the London bankers. A considerable portion of Maryland's old bond issue had been hypothecated by the Philadelphia and New York bankers with merchants in London. It was now Peabody's cue

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to show London that she must protect her own. His gracious presence and his logic saved the day. It is a great man who can flick a fly on the off-leader's ear, when occasion demands.

¶ As a commission for securing the London loan, the State of Maryland gave Peabody a check for sixty thousand dollars. He endorsed the check, "Presented to the State of Maryland with the best wishes of G. Peabody," and gave it back.

Peabody's success with Threadneedle Street tapped for him a reservoir of power. To bring Great Britain and America into closer financial and industrial relationship now became his life-work. In Eighteen Hundred Thirty-five he moved his principal office to London. This was for the purpose of facilitating the shipment of English goods to America. The English manufacturers were afraid to sell to American merchants ❀ "Capital is timid," said Adam Smith, the truth of which many of us can attest.

Peabody knew the trade of America; and his business now was to make advances to English jobbers on shipments going to "the States." Thus did he lubricate the wheels of trade ❀ ❀

London bankers had been trying to show English manufacturers that trading with the "American Colonies" was very risky, inasmuch as these "Colonies" were "rebels," and entertained a hate and jealousy toward the Mother Country, which might manifest itself in repudiation most any time.

This fanning of old embers was to keep up the rate of discount. The postage on a letter carried from England to



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America, or America to England, was twenty-five cents when Peabody first went to England ♣ He saw the rate reduced to ten cents, and this largely through his own efforts ♣ ♣

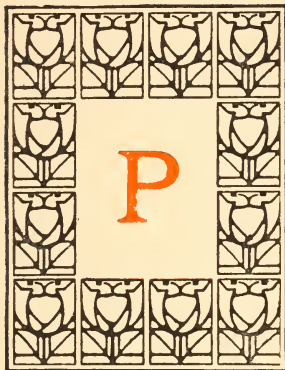
Now we send a letter to Great Britain for two cents, or as cheaply as a letter can be sent from New York City to Yonkers ♣ ♣

Through the influence of George Peabody, more than any other man of his time, the two great countries grew to understand each other.

The business of Peabody was to maintain the credit of America. To this end he made advances on shipments to the States. Where brokers had formerly charged ten per cent, he took five ♣ And moreover, where he knew the American importer, he advanced to the full amount of the invoice ♣ ♣

He turned his money over four times a year, and thus got an interest on it of twenty per cent ♣ His losses averaged only one-half of one per cent. When he wanted funds he found no difficulty in borrowing at a low rate of interest on his own paper.

The business was simple, easy, and when once started yielded an income to Peabody of from three hundred thousand to half a million dollars a year ♣ And no one was more surprised than George Peabody, who had once worked for Sylvester Proctor of Danvers for four years, and at the end of that time been paid five dollars and given a suit of clothes!



EABODY lived and died a bachelor. ¶ Bachelors are of two kinds: There is the Rara Avis Other Sort; and the common variety known as the Bachelorum Vulgaris ♣ The latter variety may always be recognized by its proclivity to trespass on the preserve of the Pshaw of Persia, thus laying the candidate open to a suit for the collection of royalties. Beside that, the Bachelorum Vulgaris

is apt to fall into the poison-ivy, lose his hair, teeth, charm and digestion, and die at the top.

The other sort is wedded to his work—for man is a molecule in the mass and must be wedded to something. To be wedded to your work is to live long and well.

For a man to wed a woman who has no interest in his work, and thus live his life in an orbit outside of hers, often causes the party to oscillate into the course followed by the Bachelorum Vulgaris and the Honorable Pshaw, known as the Devil and the Deep Sea, and thus he completes the circle, revealing the Law of Antitheses, that the opposites of things are alike.

The ideal condition is to be a bigamist, and wed a woman and your work at the same time.

To wed a woman and be weaned from your work is a tragedy; to wed your work and eliminate the woman may

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spell success. If compelled to choose, be loyal to your work. As specimens of those who get along fairly well without either a feminine helpmeet or a sinker, I give you Michelangelo, Leonardo da Vinci, Titian, Sir Isaac Newton, Herbert Spencer and George Peabody.

George Peabody was the true apostolic predecessor of Harry G. Selfridge, of Chicago and the round world, who has inaugurated American Merchandizing Methods in London, selling to the swells of Picadilly the smart suits created by Stein-Bloch.

Unlike most men of wealth and position, Peabody never assumed unusual importance nor demanded favors. ♪ In London, where he lived for thirty years, he resided in simple apartments, with no use for a valet nor the genus flunkey.

¶ He was grateful to servants, courteous to porters, thankful to everybody, always patient, never complaining of non-attention. He grew to be a favorite among the bus men who came to know him and sought to do him honor.

The poor of London blessed him as he walked by—with reasons, probably, not wholly disinterested.

He used no tobacco, never touched spirituous liquors, and at banquets usually partook of but a single dish.

His first great gift was three million dollars to erect model tenements for the poor of London. The Peabody Apartments occupy two squares in Islington, and are worth a visit today, although they were built about Eighteen Hundred Fifty.

¶ The intent was to supply a home for working people that was sanitary, wholesome and complete at a rental of exact

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cost. Peabody expected that his example would be imitated by the rich men of the nobility, and that squalor and indigence would soon become things of the past ♣ Alas, the Peabody Apartments only accommodate about a thousand people, and half a million or more of human beings live in abasing poverty and misery in London today.

Excepting in a few instances, the nobility of London are devoid of the Philanthropic Spirit.

In New York, the Mills Hotels are yet curiosities, and the model tenements exist mostly on paper ♣ Trinity Church with its millions draws an income today from property of a type which Peabody prophesied would not exist in the year Nineteen Hundred.

One thing which Peabody did not bank on was the indifference of the poor to their surroundings, and the inherent taste for strong drink. He thought that if the rich would come to the rescue, the poor would welcome the new regime and be grateful ♣ The truth seems to be that the poor must help themselves, and that beautiful as philanthropy is, it is mostly for the philanthropist.

The poor must be educated to secrete their surroundings, otherwise if you supply them a palace they will transform it into a slum, tomorrow.

"The sole object of philanthropy," said Story the Sculptor, "is to model a face like George Peabody's."

When the news reached America of what George Peabody, the American, was doing for London, there were many unkind remarks about his having forsaken his native land ♣ To

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equalize matters Peabody then gave three million dollars, just what he had given to London, for the cause of education in the Southern States. This money was used to establish schoolhouses. Wherever a town raised five hundred dollars for a school Peabody would give a like sum.

A million dollars of the Peabody fund was finally used for a Normal School at Nashville. The investment has proved a wise and beneficent one.

He next gave a million and a half dollars to found the Peabody Institute of Baltimore ✧ That this gift fired the heart of Peter Cooper to do a similar work, and if possible a better work, there is no doubt.

At the first World's Fair held in London in Eighteen Hundred Fifty-one, Peabody gave fifteen thousand dollars toward the exhibition of American inventions, the chief of which at this time were the McCormick Reaper, Eli Whitney's Cotton Gin, and Colt's Revolver.

Peabody backed Dr. Kane with a gift of twenty thousand dollars in his search for Franklin. He established various libraries; and gave a quarter of a million dollars to his native town for a Peabody Institute ✧ Danvers has now disappeared from the map and the town is Peabody, a place of pilgrimage for those who reverence that American invention—a new virtue—the Art of Giving Wisely.

Joshua Bates, through whose generosity Boston secured her Free Public Library, was an agent of Peabody's, and afterward his partner. Later, Bates became a member of the house of Barring Brothers, and carried on a business



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similar to that of George Peabody. There is no doubt that Bates got his philanthropic impulse from Peabody.

¶ In Eighteen Hundred Fifty-six Peabody visited his native town of Danvers after an absence of over forty years ♣ There were great doings, in which all the school-children, as well as the Governor of the State, had a part.

¶ At Washington, Peabody was the guest of the President. The House of Representatives and the Senate adjourned their regular business to do him honor, and he made an address to them. The judges of the Supreme Court invited him to sit on the bench when he entered their Chamber.

¶ For twenty years he was America's unofficial Chief Representative in London, no matter who was Consul or who Ambassador.

Every year on July Fourth he gave a dinner to the principal Americans who happened to be in London. To be invited to this dinner was an event ♣ Peabody himself always presided, and there was considerable oratory sometimes of the brand known as Southwestern, which Peabody tolerated with gentle smiles.

On one occasion, however, things did not go smoothly. Daniel Sickles was Consul to London and James Buchanan, afterwards our punkest President, was Ambassador. Sickles was a good man, but a fire-eater, and a gentleman of marked jingo proclivities.

Sickles had asked that Buchanan preside, in which case Buchanan was to call on Sickles for the first toast, and this toast was to be "The President of the United States."

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At the same time Sickles intended to give the British lion's tail a few gratuitous twists.

Peabody declined to accede to Sickles' wish, but he himself presided and offered the first, "To the Queen of England!"

¶ Thereupon, Sickles walked out with needless clatter, and Buchanan sat glued to his seat.

The affair came near being an international episode.

Peabody was always an American, and better, he was a citizen of the world. He loved America, but when on English soil, really guest of England, he gave the Queen the place of honor. ♣ This seems to us proper and right, and at this distance we smile at the whole transaction, but we are glad that Peabody, who paid for the dinner, had his way as to the oratorical guff.

The Queen offered Peabody a Knighthood, but he declined saying that, "If Her Majesty write me a personal letter endorsing my desire to help the poor of London, I will be more than delighted."

Victoria then wrote the letter, and she also had a picture of herself painted in miniature and gave it to him. The letter and portrait are now in the Peabody Institute at Peabody, Massachusetts. ♣ ♣

When Peabody died in Eighteen Hundred Sixty-nine, Queen Victoria ordered that his body be placed in Westminster Abbey. The Queen in person attended the funeral, the flags on Parliament House were lowered to half-mast, and the body was attended to Westminster Abbey by the Royal Guard. Gladstone was one of the pall-bearers.

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Later, it was discovered that Peabody had devised in his will that his body should rest in Harmony Grove, the village cemetery at Danvers, by the side of his father and mother, and in a spot over which his boyish feet had trod.

¶ The body was then removed from the Abbey and placed on board the British man-of-war "Monarch," in the presence of the Prime Minister, the Secretary of Foreign Affairs, and many distinguished citizens. The "Monarch" was convoyed to America by a French and an American gunboat ❧ ❧

No such honors have ever been paid to the memory of a simple American citizen.

Well did the Rev. Newman Hall say, in his funeral oration: "George Peabody waged a war against want and woe. He created homes—he never desolated one ❧ He sided with the friendless, the houseless, and his life was guided by a law of love which none could ever wish to repeal. His was the task of cementing the hearts of Briton and American, pointing both to their duty to God and to Humankind."



HILIP D. ARMOUR no doubt has benefited the world, and his business is accordingly large. ¶ Armour inspired the farmer, and took his Teneriffe.

When a man can from one-fourth less of the United States raise three thousand millions of dollars in three consecutive years without a tariff he does one thing, and when he tames Wall Street to a standstill in less than six hours he does both, and simultaneously he has done more than most people can appreciate,

However, it's all in the telling. If Fra Elbertus elects to present "Little Journeys" to the homes of great Jumping Jacks, a half a million or more of this world's intellectual best will enjoy the telling and pass it along. You remember Dean Swift wrote an essay on a broomstick that is great literature. And our Fra is peer to the pious and grouchy Dean. He who says Nay, is a pig's ear, and a lobster's claw.

—O. J. Edwards





IOLENCE

ever defeats  
its own ends.

Where you  
can not drive you can al-  
ways persuade. A gentle  
word, a kind look, a good-  
natured smile can work  
wonders and accomplish  
miracles.—*Hazlitt*





THE prob-  
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lization is  
to eliminate the  
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GREAT BUSINESS MEN  
BY ELBERT  
HUBBARD**

**A. T. STEWART**

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OUR REVER-  
ENCE FOR  
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IS JUST IN PRO-  
PORTION TO OUR  
IGNORANCE OF IT

—*Theodore Parker*





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**T**HE merchant of the future will not only be an economist and an industrial leader—he will be a teacher and a humanitarian.—A. T. STEWART, in a Letter to President Grant ❀ ❀

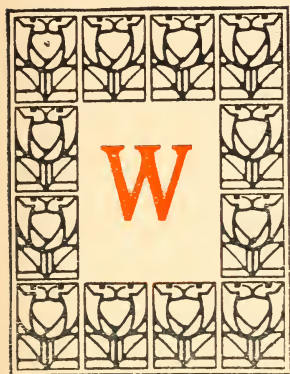






A. T. STEWART

# LITTLE JOURNEYS



HEN His Excellency Wu Ting Fang was asked what country he would live in, if he had his choice, his unhesitating answer was, "Ireland!"

The reply brought forth another question, as his secretive and clever Excellency knew it would, namely, "Why?"

"Because Ireland is the only country in the world in which the Irish have no influence."

¶ Also, it might be stated, although it has nothing to do with the case, that the Jews are very much more influential in New York City than they are in Jerusalem. The Turk is to Palestine what the English are to Ireland.

The human product has to be transplanted in order to get the best results, just as the finest roses of California are slipped near Powers' Four Corners, Rochester, Monroe County, New York, and are then shipped to the West. A new environment means, often, spiritual power before unguessed. The struggle of the man to fit himself into a new condition and thus harmonize with his surroundings, brings out his latent energies and discovers for him untapped reservoirs. ❀ ❀

It was Edmund Burke who said, "The Irish are all right, but you must catch them young."

When England wants a superbly strong man she has to

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send to Ireland for him. Note Burke, her greatest orator; Swift, her greatest satirist; Goldsmith, her sweetest poet; Arthur Wellesley, her greatest fighter—not to mention Lord Bobs—all awfully Irish.

And to America comes Alexander Turney Stewart, aged twenty, very Irish, shy, pink, blue of eye, with downy whiskers, intending to teach school until he could prepare himself for the “meenistry.”

It was the year Eighteen Hundred Twenty; and at that time the stars of the Irish schoolmaster were in the ascendant. For a space of forty years—say from Eighteen Hundred Five to Eighteen Hundred Forty-five—eighty per cent of all graduates of Trinity College, Dublin, came straight to America and found situations awaiting them.

Young Stewart had been at Trinity College two years, when by the death of his grandfather he found himself without funds. His father died when he was three years old, and his grandparents took him in charge. His mother, it seems, married again, and was busy raising a goodly brood of Callahans, several of whom in after years came to New York, and were given jobs at the A. T. Stewart button-counter.

Young Stewart could have borrowed money to keep him in college, for he knew that when he was twenty-one he would come into an inheritance from his father's estate. However, on an impulse, he just sold his books, pawned his watch and bought passage for America, the land of promise ❀ ❀

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The boy had the look of a scholar, and he had dignity, as shy folks often have. Also, he had a Trinity College brogue, a thing quite as desirable as a Trinity College degree. Later, A. T. Stewart lost his brogue, but Trinity College sent him all the degrees she had, including an LL. D., which arrived on his seventieth birthday.

The Irish built our railroads, but Paddy no longer works on the section—he owns the railroad. Note the Harrimans, the Hanrahans, the McCreas, the McDougalls, the O'Donnells, the O'Days, the Hills—all just one generation removed from the bog, and the smell of peat-smoke still upon them.

The Irish schoolmasters glided easily from taking charge of the school into taking charge of our municipal affairs—for a consideration—and their younger brothers, their cousins, their uncles and their aunts, found jobs yawning for them as soon as they had pushed past the gates of Castle Garden.

One year of school-teaching in New York City, and A. T. Stewart reached his majority. He had saved just two hundred dollars of his salary; and he sailed away, back to Ould Ireland, a successful man. Now he would go back to Trinity and complete his course, and be glorified. He had proved his ability to meet the world on a fair footing and take care of himself.

All of which speaks well for young Misther Stewart, and it also speaks well for his grandparents, who had brought him up in a good, sensible way to work, economize and keep a civil tongue in his Irish head. His grandfather did n't



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exactly belong to the gentry—it was better than that—he was an Irish clerque who had become a scrivener, and then risen to a professorship.

A. T. Stewart was heir to a goodly amount of decent pride, which always kept him in the society of educated people, and made him walk with the crown of his head high and his chin in. He thought well of himself—and the world is very apt to take a man at his own estimate.

A year in "The States" had transformed the young man from a greenhorn into a gentleman. The climate of the West had agreed with him. He himself told how on going back to Belfast the city seemed to have grown smaller and very quiet. ♪ He compared everything to Broadway, and smiled at a jaunting-car compared to a 'bus.

When he went to Trinity College, and saw his class, from whom he had parted only a year before, all thought of remaining two years to graduate faded from his mind.

¶ An ocean seemed to divide him from both teachers and pupils. The professors were stupid and slow; the pupils were boys—he was a man. They, too, felt the difference, and called him "Sir." And when one of them introduced him to a Freshman as "an American," Freshy bowed low, and the breast of A. T. Stewart expanded with pride. Not even the offer of a professorship could have kept him in Ireland. He saw himself the principal of an American College, "filling" the pulpit of the college chapel on Sunday, picturing the fate of the unregenerate in fiery accents. The Yankee atmosphere had made him a bit heady.

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The legacy left him by his grandfather was exactly one thousand pounds—five thousand dollars. What to do with this money, he did not know! Anyway he would take it to America and wisely invest it.

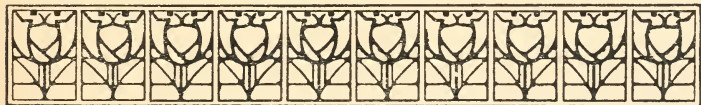
In New York he had boarded with an Irish family, of which the head of the house was a draper. This man had a small store on West Street, and Alexander had helped tend store on Saturdays, and occasionally evenings when ships came in and sailors with money to waste lumbered and lubbered past, often with gaily-painted galleys in tow.

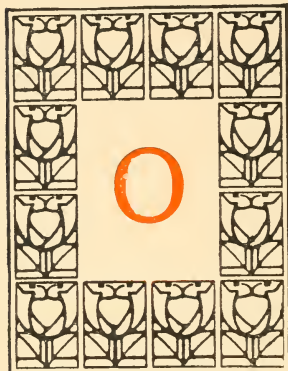
The things you do at twenty are making indelible marks on your character. Stewart had no special taste for trade, but experience spells power—potential or actual.

With five thousand dollars in his belt, all in gold, he felt uncomfortable.

And so on a venture he expended half of it in good Irish lace, insertions and scallop trimmings. Irish linens, Irish poplins and Irish lace were being shipped to New York—it could not be a loss! He would follow suit. If he was robbed of his money he could not at the same time be robbed of the drapery.

And so he sailed away for New York—and Ireland looked more green and more beautiful as the great uplifting green hills faded from sight and were lost to view in the mist ❧





N the ship that carried Stewart back to New York was a young man who professed to be an adept in the draper's line. Very naturally, Stewart got acquainted with this man, and told him of his investment in dry-goods. The man offered to sell the stock for Stewart ❧ ❧

In those days the Irish pedler with his pack full of curious and wonderful things was a common sight at the farmhouses. He rivaled both Yankee-Gentile and Jew, and his blarney was a commodity that stood him in good stead.

Stewart's new-found friend promised to sell the stock in short order, by going right out among the people. He had no money of his own, and Stewart was doubly pleased to think he could set a worthy man up in business, and help himself at the same time.

On reaching New York, the friend was fitted out with all the goods he could carry, and duly headed for New Jersey.

¶ In two days he came back. He had sold most of the goods all right, and with the money gotten gloriously drunk; also he had bought drinks for all the Irishmen he could find, and naturally they were many.

Stewart even then did not give up the case. He rented a small store at Two Hundred Eighty-three Broadway, and decided

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that by staying close to his friend he could keep him in the straight and narrow path of probity. As for himself he would teach school as usual; and he and his agent could use the back of the little store for a sleeping-room.

It was a week before his school was to begin, but in that week he became convinced that his friend was not a merchant, and to get that first month's rent he would have to run the store himself.

So he put the disciple of Bacchus on the slide, and started in alone. ¶ Stewart had a little inconvenient pride which prevented his turning pedler.

Instead of going to the world he would bring the world to him. With this end in view the New York Daily Advertiser for September Second, Eighteen Hundred Twenty-five, contained this notice:

A. T. Stewart, just arrived from Belfast, offers for sale to the Ladies of New York a choice selection of Fresh Dry-Goods at Two Hundred Eighty-three Broadway.

The advertisement was a good one—the proof of which was that many puffick ladies called to see the stock and the man just arrived from Belfast.

Stewart was a wise advertiser. His use of the word “Ladies” showed good psychology.

The young merchant had n't much more than taken down his shutters before a lady entered the store and acknowledged she was one. She lived in the next block, and as soon as she read the advertisement in the paper, yet damp from the press, she came right over.

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Stewart spread out his wares with shaking hands—he must make a sale to his first caller or he would never have luck. The lady bought “scallops” and lace to the extent of two dollars, on Stewart’s throwing her in gratis sundry yards of braid, a card of buttons and a paper of hooks and eyes.

¶ The woman paid the money, and A. T. Stewart was launched, then and there, on a career. ¶ He was a handsome young fellow—intelligent, and never too familiar, but just familiar enough. Women liked him; he was so respectful, almost reverent, in his attitude toward them.

It took a better man to be a salesman then than now ✱ Every article was marked in cipher, with two prices. One figure represented what the thing cost and the other was the selling-price ✱ You secured the selling-price, if you could, and if you could n’t, you took what you could get, right down to the cost figure. The motto was, never let a customer go without selling him something. The rule now is to sell people what they want, but never urge any one to buy ✱ ✱

Both buyer and seller then enjoyed these fencing-bouts of the bazaar. The time for simple dealing between man and man had not yet come. To haggle, banter and blarney were parts of the game, and parts which the buyer demanded as his right. He would only trade at places where he thought he was getting the start of the dealer and where his cleverness had an opportunity for exercise ✱ The thought of getting something for nothing was in the air, and to get the better of somebody was regarded as proper and right.



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Had a retail dealer then advertised One Price and no deviation to any one, the customers would surely have given him absent treatment & The verbal fencing, the forays of wit, the clash of accusation and the final forlorn sigh of surrender of the seller, were things which the buyer demanded as his, or more properly her right.

Often these encounters attracted interested bystanders, who saw the skilful buyer berate the seller and run down his goods, until the poor man, abject and undone, gave up. To get the better of the male man and force him to his knees is the pleasant diversion of a certain type of feminine mind. Before marriage the woman always, I am told, takes this high-handed attitude. Perhaps she dimly realizes that her time for tyranny is short & To make the man a suppliant is the delight of her soul. After marriage the positions are reversed. But in the good old days, most women, not absolutely dessicated by age or ironed out by life's vicissitudes, found a sort of secondary sexual delight in these shopping assaults on the gentlemanly party on the other side of the counter.

We have all seen women enter into heated arguments, and indulge in a half-quarrel with attractive men, about nothing. If the man is wise he allows the woman to force him into a corner, where he yields with a grace, ill-concealed, and thus is he victor, without the lady knowing it. This is a sort of salesmanship that Sheldon knows nothing of, and that, happily, is, for the most part, not yet obsolete. A. T. Stewart was a natural salesman of the old school. He was a

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success from the very start. He was tall; he had good teeth, a handsome face, a graceful form and dressed with exquisite care. ¶ This personal charm of manner was his chief asset. And while business then was barter, and the methods of booth and bazaar prevailed, Stewart was wise enough never to take advantage of a customer, regarding either price or quality. If the buyer held off long enough she might buy very close to cost, but if she bought quickly and at Stewart's figures, he had a way of throwing in a yard of ribbon, or elastic, or a spool or two of thread, all unasked for, that equalized the transaction. He seems to have been the very first man in trade to realize that to hold your trade you must make a friend of the customer. In a year he had outgrown the little store at Two Hundred Eighty-three Broadway, and he moved to a larger place at Two Hundred Sixty-two Broadway. ¶ Then came a new store, built for him by a worthy real-estate owner, John Jacob Astor, by name.

This store was thirty feet wide, one hundred feet deep, and three stories high, with a basement.

It was a genuine Dry-Goods Store.

It had a ladies' parlor on the second floor, and a dressing-room with full-length mirrors, ordered from Paris. ¶ They were the first full-length mirrors in America, and A. T. Stewart issued a special invitation to the ladies of New York to come and see them and see themselves as others saw them. To arrange these mirrors so that a lady could see the buttons on the back of her dress was regarded as the final achievement of legerdemain.

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The A. T. Stewart store was a woman's store ♣ In hiring salesmen the owner picked only gentlemen of presence. The "floor-walker" had his rise in A. T. Stewart. Once a woman asked a floor-walker this question, "Do you keep stationery?" and the answer was, "If I did I'd never draw my salary." This is a silly story and if it ever happened, it did not transpire at A. T. Stewart's. There the floor-walker was always as a cow that is being milked. For the first fifteen years of his career Stewart made it a rule to meet and greet every customer, personally.

The floor-walker—or "head usher," as he was called—was either the proprietor or his personal representative.

Stewart never offered to shake hands with a customer, no matter how well he knew the lady, but bowed low, and with becoming gravity and gentle voice inquired her wishes. He then conducted her to the counter where the goods she wanted were kept. As the clerk would take down his goods Stewart had a way of reproving the man thus: "Not that, Mr. Johnson, not that—you seem to forget whom you are waiting on!"

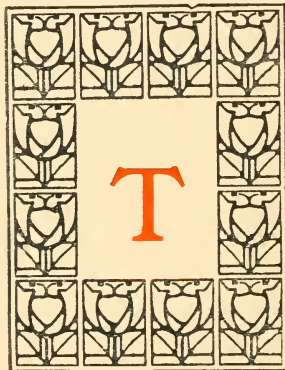
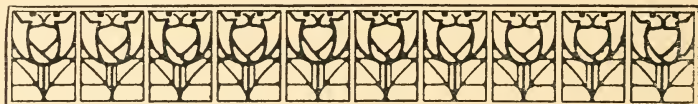
When the lady left, Stewart accompanied her to the door. He wore a long beard, shaved his upper lip, and looked like a Presbyterian clergyman making pastoral calls.

Silks, dress-goods and laces gradually grew to be the A. T. Stewart specialties. That the man had taste and never ran stripes around a stout lady, or made a very slim one look more so, is a matter of history. "I have been hoping you would come, for we have a piece of silk that seems to have

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been made for you. I ordered it put aside until you could see it. Mr. Johnson, that silk pattern, please, that I told you not to show to any one until Mrs. Brevoort called. Thank you; yes, that is the one."

Then there were ways of saying, "Oh, Mr. Johnson, you remember the duplicate of that silk-dress pattern which was made for 'Queen Victoria—I think Mrs. Astor would like to examine it!" ¶ Thus was the subtle art of compliment fused with commerce and made to yield a dividend.



THE prevailing methods in trade are always keyed by the public. The merchant is a part of the public; he ministers to the public. A public that demands a high degree of honesty and unselfish service will get it. Sharp practise and double-dealing among the people find an outcrop in public affairs. Rogues in a community will have no trouble in finding rogue lawyers to do their bidding. In fact, rogue clients evolve rogue attorneys. Foolish patients evolve fool doctors. And superstition and silliness in the pew find a fitting expression in the pulpit.

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The first man in New York to work the "Cost-Sale" scheme was A. T. Stewart. In Eighteen Hundred Thirty he advertised: "Mr. A. T. Stewart, having purchased a large amount of goods soon to arrive, is obliged, in order to make room for these, to dispose of all the stock he has on hand, which will be sold at Actual Cost, beginning Monday at eight A. M. Ladies are requested to come early and avoid the crush."

¶ At another time he advertised: "A. T. Stewart is obliged to raise a large amount of money to pay for silks and dress-goods that are now being made for him in Europe. To secure this money he is obliged to hold a Cost Sale of everything in his store. This sale will begin Friday at noon, and end at midnight on Saturday, the day after."

Stewart also had "Fire Sales," although it speaks well for himself that he never had a fire in his own store. If others had fires he was on hand to buy the salvage, and whether he bought it or not he managed to have a "Fire Sale." He loved the smoke of commercial rhetoric, and the excitement of seeing the crowd. This applies more particularly to the first twenty years of his career.

During those first years he used to have a way of opening cases on the sidewalk and selling from the case to the first person who made an offer. This brought him good luck, especially if the person had cross-eyes or was a hunchback. The messy clutter in front of the store and the pushing crowds advertised the business. ¶ Finally, a competitor next door complained to the police about Stewart's blocking the sidewalk. The police interfered and Stewart was given one



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day to clear off the walk. At once he put up a big sign: "Our neighbors to the right, not being able to compete with us, demand that we shall open no more goods on the sidewalk. To make room we are obliged to have a Cost Sale. You buy your goods, pay for them and carry them away—we can't even afford to pay for wrapping-paper and string."

All this tended to keep the town awake, and the old Irish adage of "Where McGinty sits is the head of the table" became true of A. T. Stewart. His store was the center of trade. When he moved, the trade moved with him.

To all charitable objects he gave liberally. He gave to all churches, and was recognized as a sort of clergyman himself, and in his dress he managed to look the part.

The ten per cent off to clergymen and school-teachers was his innovation. This ten per cent was supposed to be his profit, but forty per cent would have been nearer it. Of course the same discount had to be given to any member of a clergyman's or a teacher's family. And so we hear of one of Stewart's cashiers saying, "Over half of the people in New York are clergymen or teachers." The temptation to pass one's self off for a clergyman at Stewart's was a bait that had no lure when you visited Girard College.

All this was but a part and parcel of the times—an index of the Zeitgeist. Bear-baiting, dog-fighting and open gambling had given way to milder excitements, and the sweet desire to smuggle or get an unauthorized discount was the lingering joy of the chase.



ABOUT Eighteen Hundred Sixty, the "Cost Sales" which took place at Stewart's, usually twice a year, gave way to "Remnant Sales." This meant to the buyer that she bought all that was left of the piece. In many instances this was so, but in the main, not.

Experience had shown that buyer bought at a purchase a certain number of yards of sheeting, toweling or dress-goods. Antici-

pating the Remnant Sale, the whole Stewart force would work all night cutting up cloth and preparing remnants of a kind and quantity to catch the average buyer. The piece or remnant was marked in plain figures, and here there was no bidding and no haggle. The trade was made quickly or not at all. Occasionally, the receipts on a Remnant Sale would run up to a hundred thousand dollars in a single day. This was only possible through one price and rapid trading, with all the fiction of barter eliminated.

And it did one great thing: it forced upon the growing intelligence of the world that the One-Price System was a big economizer of time and money, and was to the best interests of both buyer and seller. The seller could do more business in the same space. Much friction was avoided, since the seller in the days of haggle always had the best of it. He pitted his experience and knowledge against that of

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the buyer. This clash of minds required a salesman of superior ability, and if the buyer was not also clever there was great danger of his being cheated.

There has been considerable argument as to who introduced the One-Price System. The fact is that the righteousness of the idea gradually became racial. It was in the air. Buyer and seller alike had come to feel a dissatisfaction with the old methods of "dog eat dog."

A. T. Stewart used to stand his salesmen up in line and give them lectures on the proper way to handle customers. One thing he used to say was this: "You will deal with ignorant, opinionated and innocent people. You will often have an opportunity to cheat them. If they could, they would cheat you, or force you to sell at less than cost. You must be wise, but not too wise. \* You must never actually cheat the customer, even if you can. If she pays the full figure, present her a hank of dress-braid, a card of buttons, a pair of shoe-strings. You must make her happy and satisfied, so she will come back."

Honesty as a business asset was being realized, but the salesman had to think twice and hard, often, in order to be fairly decent. Women would buy an article and then hearing that a neighbor had bought for less would come back and levy blackmail, demanding a comb or a yard of lace as the price of peace.

Then it was, about the year Eighteen Hundred Sixty-five, that John Wanamaker, a young merchant of Philadelphia, cut the Gordian knot by boldly advertising, "One Price,

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always and forever, and your money back, if not satisfied."

¶ It was a heroic and daring thing to do. It lessened the work of shopping immensely; it reduced the toil of salesmen; it saved time for everybody. Moreover, there was a saving in salaries of salesmen, since a person of moderate experience could now wait on customers. Women were hired, and girls were used where before only men grown gray could be trusted to parry the thrust of the buyer.

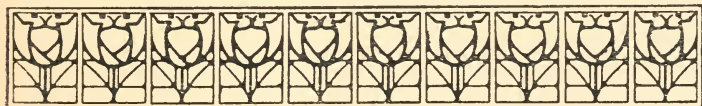
The plan worked.

And A. T. Stewart, who had his finger on the pulse of the world of trade, sent one of his lieutenants over to Philadelphia to investigate.

The man handed in a written report and gave it as his opinion that the One-Price System had come to stay.

And A. T. Stewart soon adopted it as a part of the working policy of the Business Palace.

It will not do to say that John Wanamaker invented the One-Price System in retail trade, but it is a fact that he was the first man to put it into execution, and widely advertise it. A. T. Stewart taught John Wanamaker a great many things, and it is very certain that John Wanamaker taught A. T. Stewart at least one.





T. STEWART was alive, alert and sensitive to the spirit of the times. He kept abreast with the best thought of the best people. The idea of opening boxes and bales on the sidewalk was abandoned early in the game; and the endeavor was to show the fabric only under the most favorable conditions. Stewart was reaching out for a higher clientele. The motto became, "Not how cheap,

but how good."

If A. T. Stewart sold goods at an average profit of, say, thirty per cent, he could well afford to sell a small portion of his stock at cost, or even at ten per cent below cost. He knew his stocks, and he made it a point never to carry goods over from one year to another.

Before he held one of his famous "Cost Sales," he would personally work all night, taking down from the shelves and out of drawers and show-cases everything in the store. Then he himself would dictate what each article should be sold for. Here was exercise for a mind that worked by intuition ❀ ❀

The master decided instantly on how much this thing would bring ❀ ❀

In railroad managing there are two kinds of making rates. One is the carefully figured-out cost of transportation. The



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other plan is to make a rate that will move the tonnage ♣ A regular passenger rate is the rate that will afford a profit. An "excursion rate," a "homeseekers' rate," an "old-home rate," is the one that experience shows is necessary to tempt people to travel.

Dry-goods deteriorate in quality when kept on the shelves for several months. Worse than that, they cease to attract the buyers. People go where there is life, activity, and are moved by that which is youthful, new and fresh ♣ Old stocks become dead stocks, and dead stocks mean dead business and dead men—bankruptcy.

When it came to selling old stocks, Stewart paid no attention to the cost. He marked the tag in big, plain figures in red ink at the price he thought would move the goods. And usually he was right.

We hear once of his marking a piece of dress-goods forty-nine cents a yard. A department salesman came and in alarm explained that the goods cost fifty-three.

"That has nothing to do with the case," replied Stewart; "we would not buy it today at fifty-three, and we do not want the stuff on our shelves even at forty-nine."

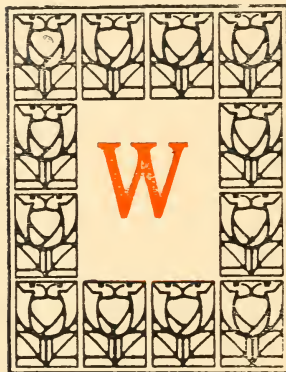
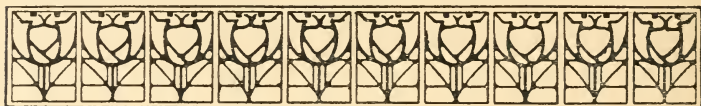
"But," said the manager, "this is a Cost Sale, and if we sell below cost we should explain that fact to the customers."

¶ And the answer was, "Young man, you must tell the customer only what she will believe. The actual truth is for ourselves."

Stewart worked for an average of profit and this he secured. His receipts mounted steadily year by year, until in Eighteen

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Hundred Fifty they were ten thousand dollars a day. In Eighteen Hundred Sixty they were over twenty thousand dollars a day. And when he moved into his Business Palace at Astor Place, Tenth Street and Broadway, the sales jumped to an average of over fifty thousand dollars a day.



HEN A. T. Stewart built his Business Palace in Eighteen Hundred Sixty-five, it was the noblest business structure in America.

Much of the iron used in it was supplied by Peter Cooper, and that worthy man was also consulted as to the plans.

Just a square away from Stewart's Business Palace stands Cooper Union ❀ ❀

In selecting this location A. T. Stewart was influenced largely by the fact that it was so near to that center of art and education which Peter Cooper had made world-wide in fame.

Stewart said, "My store shall vie with your museum, and people will throng it as they do an exposition."

And his prophecy proved true.

At his death in Eighteen Hundred Seventy-six Stewart was

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the richest man in New York, save an Astor and a Vanderbilt, and these had inherited their wealth—wealth made through the rise of real estate, while Stewart had made his money in legitimate trade.

A. T. Stewart was worth forty million dollars.

This vast estate was mostly frittered away, honey-combed and moth-eaten, by hungry attorneys.

The business was carried on by Hessians who worked both ends against the middle, and let the estate foot the deficits.

¶ A. T. Stewart had a genius for trade, but he had no gift for giving. The world needs a school for millionaires, so that, since they can not take their millions with them, they can learn to leave their money wisely and well.

After an up-and-down—mostly down—career of a decade, the Business Palace was bought by John Wanamaker, who no doubt felt a thrill of delight on coming into possession of a business that years before had been to him an inspiration.

¶ Mr. Wanamaker placed his trusted lieutenant, that very able man, Robert C. Ogden, in charge.

The scattered forces were reformed, and new goods, new methods and live men brought the buyers back, penitent. Again, and almost instantly, the Business Palace became a center of light and education, and the splendid aisles that a generation before had known the tread of the best people of Manhattan, again felt their step.

When Stewart built the Business Palace, people said, "Oh, it is too far uptown—nobody will go there."

But they were wrong.

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When John Wanamaker moved in, many said, "Oh, it's beautiful—but you know, it is too far down town—nobody will go there."

And these were as wrong as the first.

"Where McGinty sits is the head of the table." The trade siphoned itself thither under the magic name of Wanamaker as though the shade of A. T. Stewart had been summoned from its confines in the Isles of Death.

In Stewart's day no sign had been placed on the building. He said, "Everybody will know it is A. T. Stewart's!" And they did. After his death the place was plastered with signs that called in throaty falsetto at the passer-by, like eager salesmen on the Midway who try to entice people to enter. The new management took all these signs down, and by the main entrance placed a modest tablet carrying this inscription:

John Wanamaker  
Successor to  
A. T. Stewart

It was a comment so subtle that it took New York a year to awaken to its flavor of tincture of iron.

That little sign reminds one of how once Disraeli was dining with an American and two other Englishmen. In the course of the conversation the American proudly let slip the information that he traced a pedigree to parents who came to America in the Mayflower.

One of the Englishmen here coughed, and vouchsafed the fact that he traced a lineage to Oliver Cromwell.

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A little pause followed, and the other guest spat, muzzled his modesty, and said he traced to William the Conqueror. ¶ Disraeli, with great deliberation, made a hieroglyphic on the table-cloth with his fork and said, "And I trace a pedigree to Moses, who walked and talked with God on Mount Sinai, fifteen centuries before the birth of Christ." John Wanamaker leaped the gulf of twenty years and traced direct to A. T. Stewart, as well he might, for it was Stewart's achievement that had first fired his imagination to do and become.

A. T. Stewart was the greatest merchant of his time. And John Wanamaker has been not only a great merchant, but a teacher of merchants. And the John Wanamaker Stores now form a High School of economic industrialism.

John Wanamaker is still teaching, tapping new reservoirs of power as the swift-changing seasons pass. As a preacher and a teacher he has surely surpassed the versatile Stewart.

¶ The Stewart Business Palace proved too small to accommodate the tide of trade that so soon set in the Wanamaker direction ✱ Adjoining the Stewart store another Business Palace has been built, towering far above its sturdy little parent. The New Wanamaker Store is sixteen stories high. The Stewart store is five stories, which Peter Cooper said was as high as it was possible to build with safety.

A. T. Stewart left no successor after the flesh; but Rodman Wanamaker, the son of John Wanamaker, is the practical working manager of the Philadelphia Wanamaker Stores



and will be his father's successor in all his business. ¶ I am glad to discover Rodman Wanamaker and give him to the world. He has been so thrown into the shadow by his picturesque and many-sided father that the world knows little or nothing of him ♣ And this is just what Rodman Wanamaker has desired. My idea is that he should now walk out into the lime-light ♣ Rodman Wanamaker is a man of, say, forty—strong, earnest, capable, poised, competent. He is so big that he asks for no recognition—no applause—no bouquets. His name has neither been bulletined on Wall Street nor featured in the Police Gazette ♣ He does his work and holds his peace. He is that rare being, an economist who is also an educator. Stewart was a great man, but in his love for the race Rodman Wanamaker is a greater one.

Of course, there are very many able men at the head of the Wanamaker departments; but superb skill as a general is shown in the selection and management of these marshals.

¶ John Wanamaker built on the methods of A. T. Stewart. He invented that water-tight compartment plan of business known as the Department Store. He banked all and won on the One-Price System. ¶ But in the final evolution of the Wanamaker business let a modicum of the credit go to that tireless worker of whom the world sees and knows so little—Rodman Wanamaker, educator, economist, conservator and humanist. ¶ Napoleon won his battles with his marshals. But behind the marshals was the master mind. His restless spirit animated theirs.

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Napoleon produced in his army a something which he called an "Esprit de Corps," and thereby did he prove his greatness.

Without this Esprit de Corps, he said, he would have been defeated from the first; and when at last he met his Waterloo it was because the Esprit de Corps was lacking. A grand game of grab and graft had begun; it was a clutch for personal perquisites and honors. The eagles of France were secondary.

In all big institutions that win their way to success there must be an Esprit de Corps—a oneness of aim, intent, desire and ambition.

At John Wanamaker's there is an animating spirit which I call Esprit de Store!

The place is permeated with a motive—it has a soul. This motive is to serve the buyer—to anticipate his needs, and supply him the necessary and beautiful things of life at the lowest possible margin of profit.

There seems to be a fine, friendly relation between salesmen and customers which constitutes a sort of Big Wanamaker Family ❧ ❧

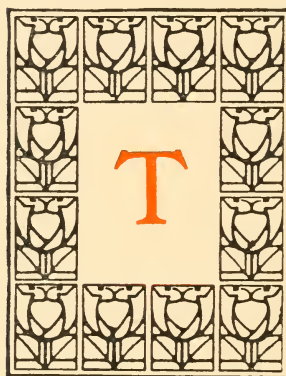
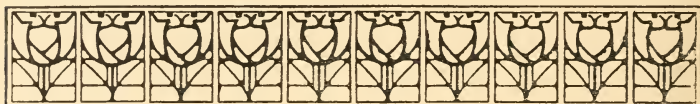
It is part of this Esprit de Store to speak well of everybody, if you mention him at all. Wanamaker clerks speak no ill of competitors. They speak well of each other, and think well of each other.

Another element in this Esprit de Store is a continual restless desire to do it better!

Nothing is ever quite good enough.

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The entire spirit of the place works toward eliminating waste motion. I find here no bigwig bosses—no costly figure-heads—no fuss and feathers ♣ Everybody works and all work cheerily ♣ ♣



O succeed in business today it is not enough that you should look out for Number One: you must also look out for Number Two. that is, you must consider the needs of the buyer and make his interests your own.

To sell a person something he does not want, or to sell him something at a price above its actual value, is a calamity—for the seller.

Business is built on confidence. We make our money out of our friends—our enemies will not trade with us.

In law the buyer and the seller are supposed to be people with equal opportunity to judge of an article and pass on its value.

Hence there is a legal maxim, *Caveat emptor*—"Let the buyer beware"—and this provides that when an article is once purchased and passes into the possession of the

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buyer it is his, and he has no redress for short weight, count or inferior quality.

Behind that legal Latin maxim, *Caveat Emptor*, the merchant stood for centuries, safely entrenched.

It was about Eighteen Hundred Sixty-five that it came to John Wanamaker, a young merchant just starting business in Philadelphia, that the law is wrong in assuming that buyer and seller stand on a parity, and have an equal opportunity for judging of values. The dealer is a specialist, while the buyer, being a consumer of a great number of different things, has only a general knowledge, at best. ♣ The person with only a general idea as to values, pitted against a trained specialist, is at a great disadvantage.

¶ Therefore, to be on ethical ground the seller must be the friend of the buyer—not his antagonist. For a seller to regard the buyer as his prey is worse than non-ethical—it is immoral—a violation of the Golden Rule.

Moreover, it is a poor business policy.

You must treat people so they will come back.

There is no advertisement equal to a pleased customer.

¶ These things came to the young man, John Wanamaker, with a great throb and thrill. Many had taken this view, but where was the merchant who had ever thought it possible to do a big retail business on this basis?

And at once John Wanamaker put his theories into execution, and on them his business was founded. The One-Price System—all goods marked in plain figures—and money back if not satisfied, these things were to revolutionize the retail

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trade of the world. ¶ The plan worked—it paid—the John Wanamaker business increased—and a few merchants all over the country began to adopt the plan.

The second great epoch in the life of John Wanamaker was when he inaugurated the great store in Philadelphia covering a block, in Eighteen Hundred Seventy-six, which was known as the Grand Depot because it was lodged in the Pennsylvania Freight Sheds. This great business innovation was actually a rival of the Centennial Exposition.

Indeed, many merchants from all over America went to Philadelphia to see the great store of John Wanamaker, and incidentally they attended the Exposition.

The third great epoch in the life of John Wanamaker was when he purchased the A. T. Stewart "Palace of Business" at Broadway and Tenth Street, New York City.

Now comes the fourth great epoch in the life of this tireless and restless man: He has transformed the A. T. Stewart Palace of Business and its adjoining new sixteen-story building into a Business Exposition, that really outstrips that epoch-maker, the Centennial Exposition.

The A. T. Stewart building is a "Woman's Store," devoted to woman's wants.

The first floor of the new building is a "Man's Store." The remaining fifteen stories of the new building are "Galleries," wherein are displayed the wonders of the loom, mine, forest, and farm, from every corner of the globe, with all that talent, skill and human ingenuity can add or invent, in bronze, marble, canvas, fabric or textile.



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Here is shown all that civilization demands for its comfort, necessity, luxury or delectation. The "Department Store" has gone with the things that were, or lingers on the outskirts. The Galleries of Art and Industry are here.

This is the new John Wanamaker Idea—it is the crowning achievement of a great and useful life. However, I believe it is not the last innovation, for the Wanamaker spirit of "noble discontent" seems perennial.

He who has not seen this new educational departure represented by the New York Wanamaker Exposition, does not know his America; he is moored to the past, and is not afloat and free upon the tide of the times ♣ Are the items and articles on exhibition for sale? Yes, and all marked in plain figures, with the guaranty of your money back if not satisfied. But you are not importuned to buy ♣ The place is an unforgettable object-lesson for young and old in what man hath wrought.

John Wanamaker, of all men in America, seems to know that to stand still is to retreat. For over forty years he has led the vanguard of the business world.

He has been a teacher of merchants. His insight, initiative, originality, and prophetic judgment have set the retailers of the world a pace. Many have learned much from him, and all have been influenced by him. Whether they knew it or not, and whether they would acknowledge it if they did know it, matters little.

Professor Zueblin says of William Morris: "Not a well-furnished house in Christendom, but that shows the influence

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of his good taste and his gracious ideas of economy, harmony and honesty in home decoration."

Likewise, we can truthfully say that there is not a successful retail store in America that does not show the influence of A. T. Stewart and his legitimate successor, John Wanamaker.





HE measure  
of a master  
is his success  
in bringing all men  
round to his opinion  
twenty years later

—Emerson





It is one of  
the most  
beautiful  
compensa-  
tions of life that no  
man can sincerely try  
to help another with-  
out helping himself





**LITTLE**  
**JOURNEYS**  
**TO THE HOMES OF**  
**GREAT BUSINESS MEN**  
**BY ELBERT**  
**HUBBARD**  
**H. H. ROGERS**

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Flowers,  
Parks, Bet-  
ter Schools,  
Trees, Pure  
Water, Fresh Air,  
Sunshine and Work  
for Everybody—these  
things, to me, are  
Religion—*Robert Collyer*



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**S**UCCESS is rooted in reciprocity. He who does not benefit the world is headed for bankruptcy on the high-speed clutch.

—H. H. ROGERS

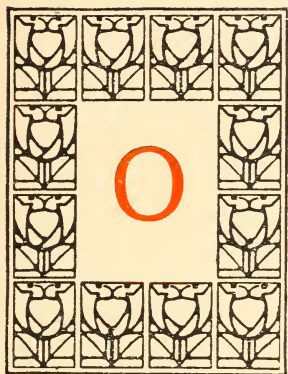




H. H. ROGERS



# LITTLE JOURNEYS



NE proof that H. H. Rogers was a personage and not a person lies in the fact that he was seldom mentioned in moderate language. Lawson passed him a few choice tributes; Ida Tarbell tarred him with her literary stick; Upton Sinclair declared he was this and that; Prof. Herren averred that he bore no likeness to Leo Tolstoy,—and, he might have added, neither did he resemble Francis of Assisi or

Simeon Stylites. Those who did not like him usually pictured him by recounting what he was not.

My endeavor in this sketch will be simply to tell what he was.

¶ Henry Huddleston Rogers was a very human individual. He was born at the village of Fairhaven, Massachusetts, in the year Eighteen Hundred and Forty. He died in New York City in Nineteen Hundred and Nine—in his seventieth year. He was the typical American, and his career was the ideal one to which we are always pointing our growing youth. His fault, if fault it be, was that he succeeded too well. Success is a hard thing to forgive. Personality repels as well as attracts.

¶ The life of H. H. Rogers was the complete American romance. He lived the part—and he looked it. He did not require a make-up. The sub-cortex was not for him, and even the liars never dared to say he was a hypocrite.

H. H. Rogers had personality. Men turned to gaze at him on the street; women glanced, and then hastily looked, unneces-

sarily hard, the other way; children stared. ¶ The man was tall, lithe, strong, graceful, commanding. His jaw was the jaw of courage; his chin meant purpose; his nose symbolized intellect, poise and power; his brow spelled brain.

He was a handsome man, and he was not wholly unaware of the fact. In him was the pride of the North American Indian, and a little of the reserve of the savage. His silence was always eloquent, and in it was neither stupidity nor vacuity. With friends he was witty, affable, generous, lovable.

In business negotiation he was rapid, direct, incisive; or smooth, plausible and convincing—all depending upon the man with whom he was dealing. He often did to others what they were trying to do to him, and he did it first. He had the splendid ability to say "No" when he should, a thing many good men can not do. At such times his mouth would shut like a steel trap and his blue eyes would send the thermometer below zero. No one could play horse with H. H. Rogers. He, himself, was always in the saddle.

The power of the man was more manifest with men than with women, yet he was always admired by women, but more on account of his austerity than his effort to please. He was not given to flattery; yet he was quick to commend. He had in him something of the dash that existed when knighthood was in flower. He dressed well, because everything he did, he did well. But he hated Beau Brummel. Dress to him was only an incident, not an end. He had taste, a sense of proportion, an appreciation of color, a just regard for form. To the great of the earth, H. H. Rogers never bowed the knee. He never shunned an encounter, save with weakness, greed

and stupidity. He met every difficulty, every obstacle, unafraid and unabashed. Even death to him was only a passing event—death for him had no sting, nor the grave a victory.

He prepared for his passing, looking after every detail, as he had planned trips to Europe. Jauntily, jokingly, bravely, tremendously busy, keenly alive to beauty and friendship, deciding great issues offhand, facing friend or foe, the moments of relaxation chinked in with religious emotion and a glowing love for humanity—so he lived, and so he died.

¶ An executive has been described as a man who decides quickly, and is sometimes right.

H. H. Rogers was the ideal executive.

He did not decide until the evidence was all in; he listened, weighed, sifted, sorted and then decided.

And when his decision was made the case was closed.

To explain matters to the mediocre is to have your enthusiasm evaporate into space. To explain to your own familiar friend in order to get the problem crystallized in your own mind is quite another matter. H. H. Rogers did both. When he explained his plans to another, it was always quite certain that the question was still incubating in his own brain. When once the matter was clear to himself, he went ahead, and got the thing done. Thus did he exemplify the working motto of the Rev. Dr. Jowett, Master of Baliol, "Get the thing done and let them howl."

Big men, who are doing big things that have never been done before, act on this basis, otherwise they would be ironed out to the average, and their dreams would evaporate like the morning mist. H. H. Rogers made his dreams come true.



IVE me neither poverty nor riches," said the philosopher.

The parents of H. H. Rogers were neither rich nor poor. They had enough, but there was never a surfeit. They were of straight New England stock. Of his four great-grandfathers, three had fought in the Revolutionary War.

According to Thomas Carlyle, respectable people were those who kept a gig. In some towns the

credential is that the family shall employ a "hired girl." In Fairhaven the condition was that you should have a washerwoman one day in the week. The soapy wash-water was saved for scrubbing purposes—for this was in Massachusetts—and if the man of the house occasionally smoked a pipe he was requested to blow the smoke onto the plants in the South windows, so as to kill the vermin. Nothing was wasted.

¶ The child born into such a family where industry and economy are prized, unless he is a mental defective and a physical cripple, will be sure to thrive.

The father had made one trip in a whaler. He was gone three years and got a one-hundred-and-forty-seventh part of the catch. The oil market was on a slump, and so the net result for the father of a millionaire-to-be, was ninety-five dollars and twenty cents. This happy father was a grocer, and later a clerk to a broker in whale-oil. Pater had the New England virtues to such a degree that they kept him poor. He was

cautious, plus. ¶ To make, you have to spend; to grow a crop you have to plant the seed. Here's where you plunge—it is a gamble, a bet on the seed versus the eternal cussedness of things. It's you against the chances of a crop.

If the drought comes, or the flood, or the chintz-bug, or the brown-tailed moth, you may find yourself floundering in the mulligatawney.

Aside from that one cruise to the whaling-grounds, Rogers Pere played the game of life near home and close to shore.

¶ The easy ways of the villagers are shown by a story Mr. Rogers used to tell about a good neighbor of his—a second mate on a whaler. The bark was weighing anchor and about to sail. The worthy mate tarried at a barroom over in New Bedford. "Ain't you going home to kiss your wife good-by?" some one asked. ¶ And the answer was: "What's the use?—I'm only going to be gone two years."

Half of Fairhaven was made up of fishermen, and the rest were widows and the usual village contingent. The widows were the washerwomen.

Those who had the price hired a washerwoman one day in the week. This was not so much because the mother herself could not do the work, as it was to give work to the needy and prove the Jeffersonian idea of equality. The wash-lady was always seated with the family at table, and beside her wage was presented with a pie, a pumpkin, or some outgrown garment. Thus were the Christian virtues liberated.

Where the gray mare is the better horse, her mate always lets up a bit on his whiffletree and she draws most of the load.

¶ It was so here.



The mother planned for the household. She was the economist, bursar and disburser.

She was a member of the Congregational Church, with a liberal bias, which believed in "endless consequences," but not in "endless punishment." Later the family evolved into Unitarians by the easy process of natural selection.

The father said grace, and the mother led in family prayers. She had ideas of her own and expressed them. The family took the Boston Weekly Congregationalist and the Bedford Weekly Standard. In the household there was a bookcase of nearly a hundred volumes. It was the most complete library in town, excepting that of the minister.

The home where H. H. Rogers was born still stands. Its frame was made in Sixteen Hundred and Ninety—mortised, tenoned and pinned. In the garret the rafters show the loving marks of the broadaxe—to swing which musical instrument with grace and effectiveness is now a lost art.

¶ How short is the life of man! Here a babe was born, who lived his infancy, youth, manhood; who achieved as one in a million, who died, yet the house of his birth—old at the time—still stubbornly stands as if to make mock of our ambitions.

A hundred years ago Fairhaven had a dozen men or more who with an auger, an adz, a broadaxe, and a draw-shave could build a boat or a house warranted to outlast the owner.

¶ I had tea in this house where H. H. Rogers was born and where his boyhood days were spent. I fetched an armful of wood for the housewife, and would have brought a bucket of water for her from the pump, only the pump is now out of commission, having been replaced by the new-fangled water-

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works presented to the town by a Standard Oil magnate ♣ Here Henry Rogers brought chips in a wheelbarrow from the shipyard on baking-days; here he hoed the garden and helped his mother fasten up the flaming, flaring hollyhocks against the house with strips of old sail-cloth and tacks.

There were errands to look after, and usually a pig, and sometimes two, that accumulated adipose on purslane and lamb's-quarters, with surplus clams for dessert, also quohogs to preserve the poetic unities. Then there came a time when the family kept a cow that was pastured on the common, the herd being looked after by a man who had fought valiantly in the War of Eighteen Hundred and Twelve, and who used to tell the boys about it, fighting the battles over with crutch and cane.

In the winter the ice sometimes froze solid clean across Buzzards Bay. The active and hustling boys had skates made by the village blacksmith. Henry Rogers had two pair, and used to loan one pair out for two cents an hour. Boys who had no skates and could not beg or borrow and who had but one cent could sometimes get one skate for a while and thus glide gracefully on one foot. There was good fishing through the ice, only it was awful cold work and not much pay, for fish could hardly be given away.

In the summer there were clams to dig, blueberries to gather, and pond-lilies had a value—I guess so! Then in the early spring folks raked up their yards and made bonfires of the winter's debris. Henry Rogers did these odd jobs, and religiously took his money home to his mother, who placed it in the upper right-hand corner of a bureau-drawer.

The village school was kept by an Irishman who had attended Harvard. He believed in the classics and the efficacy of the ferule, and doted on Latin, which he also used as a punishment ♣ ♣

Henry Rogers was alive and alert and was diplomatic enough to manage the Milesian pedagogue without his ever knowing it. The lessons were easy to him—he absorbed in the mass. Beside that, his mother helped nights by the light of a whale-oil lamp, for her boy was going to grow up to be a school-teacher—or possibly a minister, who knows!

Out in Illinois, when the Wanderlust used to catch the evolving youth, who was neither a boy nor a man, he ran away and went Out West. In New England the same lad would have shipped before the mast, and let his parents guess where he was—their due punishment for lack of appreciation.

¶ To grow up on the coast and hear the tales of the seafaring men who have gone down to the sea in ships, is to catch it sooner or later.

At fifteen Henry Rogers caught it, and was duly recorded to go on a whaler. Luckily his mother got word of it, and canceled the deal. About then, good fortune arrived in the form of Opportunity. The young man who peddled the New Bedford Standard wanted to dispose of his route.

Henry bought the route and advised with his mother afterward, only to find that she had sent the seller to him. Honors were even. His business was to deliver the papers with precision. Later he took on the Boston papers, also. This is what gave rise to the story that Henry Rogers was a newsboy.

¶ He was a newsboy, but he was a newsboy extraordinary.

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He took orders for advertisements for the "Standard," and was also the Fairhaven correspondent, supplying the news as to who was visiting who; giving names of the good citizens who were shingling their chicken-houses, and mentioning those enjoying poor health.

Whether the news did anybody any good or not matters little—the boy was learning to write. In after years he used to refer to this period of his life as his "newspaper career."

Superstitious persons have been agitated about that word "Standard," and how it should have ominously come into the life of H. H. Rogers at this early time.

When the railroad came in, Henry got a job as assistant baggageman. The conductorship was in sight,—twenty years away, but promised positively by a kind relative—when something else appeared on the horizon and a good job was exchanged for a better one.

An enterprising Boston man had established a chain of groceries along the coast, and was monopolizing the business, or bidding fair to do so.

By buying for many stores, he could buy cheaper than any other one man could. But the main point was that the plan was to go to the home, take the order and deliver the goods. Before that, if you wanted things you went to the store, selected them and carried them home. To have asked the storekeeper to deliver the goods to your house would have given that gentleman heart-failure. He did mighty well to carry in stock the things people needed. But here was a revolutionary method—a new deal. Henry Rogers' father said it was initiative gone mad, and would only last a few weeks. Henry

Rogers' mother said otherwise, and Henry agreed with her. He had clerked in his father's grocery, and so knew something of the business. Moreover, he knew the people—he knew every family in Fairhaven by name, and most of them for six miles around as well. ¶ He started in at three dollars a week, taking orders and driving the delivery-wagon.

In six months his pay was five dollars a week and a commission. In a year he was making twenty dollars a week. He was only eighteen—slim, tall, bronzed and strong. He could carry a hundred pounds on his shoulder. The people along his route liked him—he was cheerful and accommodating. Not only did he deliver the things, but he put them away in cellar, barn, closet, garret or cupboard. He did not only what he was paid to do, but more. He anticipated Ali Baba who said, "Folks who never do any more than they get paid for, never get paid for anything more than they do."

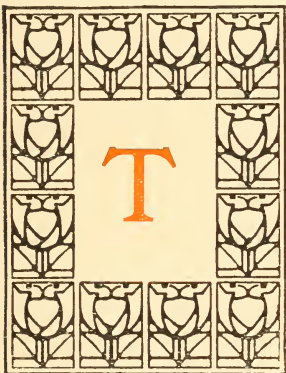
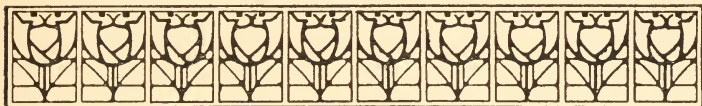
It was the year Eighteen Hundred and Fifty-nine, and Henry Rogers was making money. He owned his route, and the manager of the stores was talking about making him assistant superintendent. Had he stuck to his job he might have become a partner in the great firm of Cobb, Bates and Yerxa, and put Bates to the bad. It would have then been Cobb, Rogers and Yerxa—and later, H. H. Rogers, Dealer in Staple and Fancy Groceries.

But something happened about this time that shook New Bedford to its center, and gave Fairhaven a thrill.

Whale-oil was whale-oil then, and whale-oil and New Bedford were synonymous. Now, a man out in Pennsylvania had bored down into the ground and struck a reservoir. A sort of



spouting sperm-whale! With this difference: whales spout sea-water, while this gusher spouted whale-oil, or something just as good.



THE year Eighteen Hundred and Fifty-nine is an unforgettable date—a date that ushers in the Great American Renaissance, in which we now live. Three very important events occurred that year. One was the hanging of Old John Brown, who was fifty-nine years old, and thus not so very old. This event made a tremendous stir in Fairhaven, just as it did everywhere, especially in rural districts.

The second great event that happened in Eighteen Hundred and Fifty-nine was the publication of a book by a man born in Eighteen Hundred and Nine, the same year that Lincoln was born. The man's name was Charles Darwin, and his book was "The Origin of Species." His volume was to do for the theological world what John Brown's raid did for American politics. ¶ The third great event that occurred in Eighteen Hundred and Fifty-nine was when a man by the name of Edwin L. Drake, Colonel by grace, bored a well and struck "rock-oil" at Titusville, Pennsylvania.

At that time "rock-oil" or "coal-oil" was no new thing. It had been found floating on the water of streams in West Virginia, Kentucky, Ohio and Pennsylvania.

There were rumors that some one in digging for salt had tapped a reservoir of oil that actually flowed a stream. There were oil-springs around Titusville and along Oil Creek. The oil ran down on the water and was skimmed off by men in boats. Several men were making modest fortunes by bottling the stuff and selling it as a medicine. In England it was sold as "American Natural Oil," and used for a liniment. The Indians had used it, and the world has a way of looking to aborigines for medicine, even if not for health. Spiritualistic mediums and doctors bank heavily on Indians.

This natural oil was known to be combustible. Out-of-doors it helped the camp-fire. But if burned indoors it made a horrible smoke and a smell to conjure with.

Up to that time whale-oil had been mostly used for illuminating and lubricating purposes.

But whale-oil was getting too high for plain people. It looked as if there were a "whale trust." Some one sent a bottle of this "natural oil" down to Prof. Silliman of Yale to have it analyzed ❀ ❀

Prof. Silliman reported that the oil had great possibilities if refined, both as a luminant and as a lubricant.

To refine it, a good man who ran a whisky-still tried his plan of the worm that never dies, with the oil. The vapor condensed and was caught in the form of an oil that was nearly white. This oil burned with a steady flame, if protected by a lamp-chimney ❀ ❀

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Rock-oil in Eighteen Hundred and Fifty-eight was worth twenty dollars a barrel. Lumbermen out of a job turned skimmers, and often collected a barrel a day, becoming as it were members of the cult known as the Predatory Rich.

This is what tempted Colonel Drake to bore his well, and see if possible if he might strike the vein that was making the skimmers turn octopi. ¶ It took Drake nearly a year to drill his well. He met with various obstacles and difficulties, but on August Twenty-second, Eighteen Hundred and Fifty-nine, that neck of the woods was electrified by the news that Drake's Folly was gushing rock-oil.

Soon there were various men busily boring all round the neighborhood, with the aid of spring-poles and other rude devices. Several struck it rich, but many had their labor for their pains. One man was getting sixty-five barrels a day and selling the oil for eighteen dollars a barrel.

The trouble was to transport the oil—barrels were selling for five dollars each, and there were no tanks. This was a lumber country, with no railroads within a hundred miles. One enterprising man went down to Pittsburg and bought a raft-load of barrels, which he towed up the Allegheny River to the mouth of Oil Creek. Then he hired farmers for ten dollars a day with teams to take the barrels to Titusville and fill them and bring them back. The oil was floated down to Pittsburg and sold at a big profit. Stills were made to refine the oil, which was sold to the consumer at seventy-five cents a gallon. The heavy refuse oils were thrown away.

In Eighteen Hundred and Sixty began the making of lamp-chimneys, a most profitable industry. The chimneys sold for

fifty cents each, and with the aid of Sir Isaac Newton's invention did not long survive life's rude vicissitudes.

Men were crowding into the oil country, lured by the tales of enormous fortunes and rich finds. ¶ No one could say what you might discover by digging down into the ground. One man claimed to have struck a vein of oyster-soup. And anyway he sold oyster-soup over his counter at a dollar a dish. Gas-gushers were lighted and burned without compunction as to waste. Gamblers were working overtime.

The first railroad into the oil country came from Pittsburg, and was met by fight and defiance from the Amalgamated Brotherhood of Teamsters, who saw their business fading away. The farmers, too, opposed the railroad, as they meant an end to horse-flesh, excepting as an edible.

But the opposition wore itself out, and the railroad replaced its ripped-up rails, and did business on its grass-grown right of way and streaks of rust. ¶ The second railroad came from Cleveland, which city was a natural distributing-point to the vast consuming territory lying along the Great Lakes.

John D. Rockefeller, a clerk in a Cleveland commission-house, became interested in the oil business in Eighteen Hundred and Sixty-two. He was then twenty-three years old, and had five hundred dollars in the bank saved from his wages. He put this money into a refining-still at Titusville, with several partners, all working men. John peddled the product and became expert on "pure white" and "straw color." He also saw that a part of the so-called refuse could be re-treated and made into a product that was valuable for lubricating purposes.

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Other men about the same time made a like discovery. ¶ It was soon found that refined oil could not be shipped with profit; the barrels often had to be left in the sunshine or exposed to the weather, and transportation facilities were very uncertain. The still was then torn out and removed to Cleveland. ❧ ❧

The oil business was a most hazardous one. Crude oil had dropped from twenty dollars a barrel to fifty cents a barrel. No one knew the value of oil, for no one knew the extent of the supply. An empty barrel was worth two dollars, and the crude oil to fill it could be bought for half that.



T twenty-one, two voices were calling to Henry Rogers: love of country and business ambition. The war was coming and New England patriotism burned deep in the Rogers heart. But this young man knew that he had a genius for trade. He was a salesman—that is to say, he was a diplomat and an adept in the management of people. Where and how could he use his talent best?

¶ When Sumter was fired upon, it meant that no ship flying the Stars and Stripes was safe. The grim aspect of war came



home to New Bedford with a reeling shock, when news arrived that a whaler, homeward bound, had been captured, towed into Charleston Harbor and the ship and cargo confiscated ♣ ♣

It was a blow of surprise to the captain and sailors on this ship, too, for they had been out three years and knew nothing of what was going on at home. Then certain Southern privateers got lists of the New England whale-ships that were out and lay in wait for them as whalers lie in wait for the leviathan. ¶ Prices of whale-oil soared like balloons. New England ships at home tied up close or else were pressed into government service. ¶ The high price of oil fanned the flame of speculation in Pennsylvania.

Henry H. Rogers was twenty. It was a pivotal point in his life. He was in love with the daughter of the captain of a whaler. They were neighbors and had been schoolmates together. Henry talked it over with Abbie Gilford—it was war or the oil-fields of Pennsylvania!

And love had its way, just as it usually has.

The ayes had it, and with nearly a thousand dollars of hard-earned savings he went to the oil-fields.

At that time most of the crude oil was shipped to tidewater and there refined. In the refining process, only twenty-five per cent of the product was saved, seventy-five per cent being thrown away as worthless. It struck young Rogers that the refining should be done at the wells, and the freight on that seventy-five per cent saved. To that end he entered into a partnership with Charles Ellis, and erected a refinery between Titusville and Oil City.

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Rogers learned by doing. He was a practical refiner, and soon became a scientific one.

The first year he and Ellis divided thirty thousand dollars between them.

In the fall of Eighteen Hundred and Sixty-two, when he went back to Fairhaven to claim his bride, young Rogers was regarded as a rich man. His cruise to Pennsylvania had netted him as much as half a dozen whales. The bride and groom returned at once to Pennsylvania and the simple life.

¶ Henry and Abbie lived in a one-roomed shack on the banks of Oil Creek. It was love in a cottage all right, with an absolute lack of everything that is supposed to make up civilization. It was n't exactly hardship, for nothing is really hardship to lovers in their twenties but separation. Still they thought, talked and dreamed of the bluefish, the blueberries, the blue waters, the clams and the sea-breezes of Fairhaven.

About this time, Charles Pratt, a dealer and refiner of oils, of Brooklyn, appears upon the horizon. Pratt had bought whale-oil of Ellis in Fairhaven. Pratt now contracted for the entire refined output of Rogers and Ellis at a fixed price.

¶ All went well for a few months, when crude suddenly took a skyward turn, owing to the manipulation of speculators. Rogers and Ellis had no wells and were at the mercy of the wolves. They struggled on trying to live up to their contract with Pratt, but soon their surplus was wiped out, and they found themselves in debt to Pratt to the tune of several thousand dollars. ¶ Rogers went on to New York and saw Pratt, personally assuming the obligation of taking care of the deficit. Ellis disappeared in the mist.

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The manly ways of Rogers so impressed Pratt that he decided he needed just such a man in his business. A bargain was struck, and Rogers went to work for Pratt. The first task of young Rogers was to go to Pennsylvania and straighten out the affairs of the Pennsylvania Salt Company, of which Pratt was chief owner.

The work was so well done that Pratt, waxing enthusiastic, made Rogers foreman of his Brooklyn refinery.

It was twenty-five dollars a week, with a promise of a partnership if sales ran over fifty thousand dollars a year. How Henry Rogers moved steadily from a foreman to manager, and then superintendent, of Pratt's Astral Oil Refinery, is one of the fairy-tales of America.

Pratt was the first man to refine crude oil east of Pennsylvania. He had long dealt in lubricants and illuminants, and had a reputation for fair dealing.

Henry Rogers became hands and feet and eyes and ears for Charles Pratt.

The year's sales not only reached fifty thousand dollars, but over twice that. The second year doubled the first. Henry did not draw his commissions. In fact, Pratt could not pay them: the business was expanding, and every dollar of capital was needed that could be scraped together. Pratt gave Rogers an interest in the business, and Rogers got along on his twenty-five dollars a week, although the books showed he was making ten thousand dollars a year. He worked like a pack-mule. His wife brought his meals to the "works," and often he would sleep but three hours a night, as he could snatch the time, rolled up in a blanket by the side of a still.

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Then comes John D. Rockefeller from Cleveland, with his plans of co-operation and consolidation.

Pratt talked it over with Rogers, and they decided that the combination would steady the commercial sails and give ballast to the ship. They named their own terms. The Rockefellers sneezed, and then coughed. Next day John D. Rockefeller came back and quietly accepted the offer exactly as Rogers had formulated it.

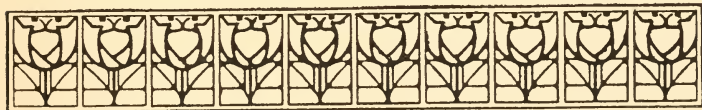
The terms were stiff, but Rockefeller, a few years later, got even with the slightly arrogant Rogers by passing him this—"I would have paid you and Pratt twice as much if you had demanded it."

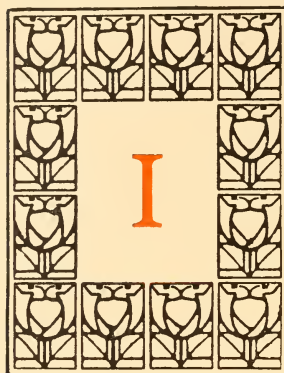
"Which you are perfectly safe in saying now—and which signifies nothing anyway, since the past is a dry hole."

And they shook hands solemnly.

Rockefeller ordered a glass of milk and Rogers took ginger ale ❧❧

Rockefeller was only one year older than Rogers, but seemed twenty. Rockefeller was always old and always discreet; he never lost his temper; he was warranted non-explosive from childhood. Rogers at times was spiritual benzine.





IN Eighteen Hundred and Seventy-two there were twenty-six separate oil-refineries in Cleveland. Refined oil sold to the consumer for twenty cents a gallon; and much of it was of an unsafe and uncertain quality—it was what you might call erratic.

Some of the refineries were poorly equipped, and fire was a factor that made the owners sit up nights when they should have been asleep.

Insurance was out of the question.

One of these concerns was The Acme Oil Company, of which John D. Archbold was President. Its capital was forty thousand dollars, some of which had been paid in, in cash. William Rockefeller was at the head of still another company; and John D. Rockefeller, brother of William, and two years older, had an interest in three more concerns.

Outbidding each other for supplies, hiring each other's men, with a production made up of a multiplicity of grades, made the business one of chaotic uncertainty. The rule was "dog eat dog."

Then it was that John D. Rockefeller conceived the idea of combining all of the companies in Cleveland and as many elsewhere as possible, under the name of The Standard Oil Trust. The corporation was duly formed with a capital of one million dollars. The Pratt Oil Company, with principal works in Brooklyn, but a branch in Cleveland, was one of



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the twenty concerns that were absorbed. The stocks of the various concerns were taken up and paid for in Standard Oil certificates.

And so it happened that Henry H. Rogers, aged thirty-two, found himself worth a hundred thousand dollars, not in cash but in shares that were supposed to be worth par, and should pay if rightly managed seven or eight per cent.

He was one of the directors in the new company.

It was an enviable position for any young man. Of course there were the wiseheimers then as now, and statements were made that The Pratt Oil Company had been pushed to the wall, and would shortly have its neck wrung by John D. Rockefeller and have to start all over. But these prophets knew neither Rockefeller nor Rogers, and much less the resources and wants of the world.

In very truth, neither the brothers Rockefeller, Rogers, nor Archbold, nor any one of that score of men who formed The Standard Oil Company, ever anticipated, even in their wildest dreams, the possibilities in the business. The growth of America in men and money has been a thing unguessed and unpropheesied. Thomas Jefferson seemed to have had more of a prophetic eye than any one else, but he never imagined the railroads, pipe-lines, sky-scrapers, iron steamships, telegraphs, telephones, nor the use of electricity and concrete. ¶ He did, however, see our public-school system, and he said that "by the year Nineteen Hundred the United States will have a population of fifty million people." This is why he made that real-estate deal with Napoleon, which most Americans of the time thought a bad bargain.

Rogers had great hope and an exuberant imagination, but the most he saw for himself was an income of five thousand a year, and a good house, unencumbered, with a library and guest-room. In addition, he expected to own a horse and buggy. He would take care of the horse himself, and wash the buggy, also grease the axles.

In fact, his thoughts were on flowers, books, education, and cultivating his mental acreage.

John D. Rockefeller was sorely beset by business burdens. The Standard Oil Company had moved its headquarters to New York City, where its business was largely exporting.

The brothers Rockefeller found themselves swamped under a mass of detail. ¶ Power flows to the men who can shoulder it, and burdens go to those who can carry them.

Here was a business without precedent, and all growing beyond human thought. To meet the issues as they arise the men at the head must grow with the business.

Rogers could make decisions, and he had strength like silken fiber. He could bend but never break. His health was perfect; his mind was fluid; he was alive and alert to all new methods and plans; he had great good-cheer, and was of a kind to meet men and mold them. He set a pace which only the very strong could follow, but which inspired all. John D. Rockefeller worked himself to a physical finish, twenty years ago; and his mantle fell by divine right on "H. H.," with John D. Archbold as understudy.

Since John D. Rockefeller slipped out from under the burden of active management, about Eighteen Hundred and Eighty-eight, the business has more than quadrupled.

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John D. Rockefeller never got mad, and Rogers and Archbold made it a rule never to get mad at the same time.

When the stress and strife began to cause Rockefeller to lose his hair and appetite, he once pulled down his long upper lip and placidly bewailed his inability to take a vacation. Like many another good man he thought his presence was a necessity to the business.

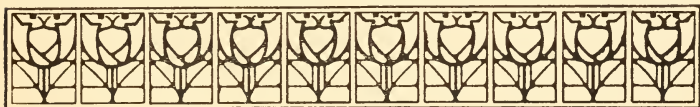
"Go on with you," said H. H.; "am I not here? Then there is Archbold—he is always Johnny on the spot."

Rockefeller smiled a sphinx-like smile, as near as he ever came to indulging in a laugh, and mosied out of the room. That night he went up to the Catskills.

The next day a telegram came from Rockefeller addressed to "Johnny-on-the-Spot, Twenty-six Broadway."

The message was carried directly to John D. Archbold, without question, and duly receipted for.

Since then the phrase has become a classic; but few people there be who know that it was Rogers who launched it, or who are aware that the original charter member of the On-the-Spot Club was Johnny Archbold.





H. ROGERS was a trail-maker, and as a matter of course was not understood of the people who hug close to the friendly backlog, and talk of other days and the times that were.

Rogers was an economist—perhaps the greatest economist of his time ♣ ♣

And an economist deals with conditions, not theories; facts, not fancies.

A few years ago, all retail grocers sold kerosene. The kerosene-can with its spud on the spout was a household sign. Moreover, we not only had kerosene in the can, but we had it on the loaf of bread, and on almost everything that came from the grocer's. For, if the can did not leak, it sweat, and the oil of gladness was on the hands and clothes of the clerk. The grocers lifted no howl when the handling of kerosene was taken out of their hands. In truth, they were never so happy, as kerosene was hazardous to handle and entailed little profit—the stuff was that cheap! ¶ Beside that, a barrel of forty-two gallons measured out to the user about thirty-eight gallons. Loaded into cars, bumped out, lying in the sun, on station-platform, it always and forever hunted the crevices. Schemes were devised to line the inside of barrels with rosin, but always the stuff stole forth to freedom.

Freight, cartage, leakage, cooerage and return of barrels meant loss of temper, trade and dolodocci.

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Realizing all these things, H. H. Rogers, aided by his able Major-general, John D. Archbold, revolutionized the trade.

¶ The man who now handles your kerosene does not handle your sugar. He is a specialist.

In every town in America of over one thousand people is a Standard Oil agency. The oil is delivered from tank-cars into iron tanks. From there it is piped into tank-wagons. This wagon comes to your door, and the gentlemanly agent sees that your little household tank is kept filled.

All you have to do is turn a faucet.

Aye, in this pleasant village of East Aurora is a Standard Oil Agent who will fill your lamp and trim the wick, provided you buy your lamps, chimneys and wicks of him.

His prices are reasonable, his service faultless.

He has tank-wagons that visit the villages for six miles 'round. He supplies the farmers with gasoline, kerosene or lubricating-oil. And yesterday I saw him greasing a farmer's wagon—all included in the modest consideration asked for his oil ❀ ❀

And this service is Standard Oil Service—it extends from Halifax to San Diego; from New Orleans to Hudson Bay.

In very truth, it covers the world.

The Standard Oil Company takes the product from the well, and puts it into the tank of your benzine-buggy, oiling the wheels of the craft while your wife puts on her hat.

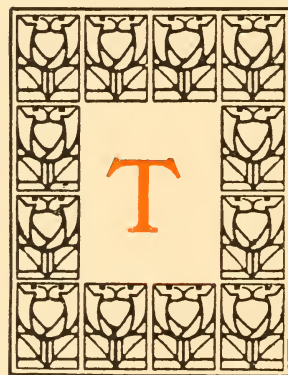
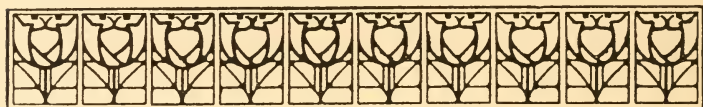
This service, with prohibition in the South, has ruined the cooper's trade, the trade that introduced Mr. H. M. Flagler into The Standard Oil Company.

The investment in cooperage used in the oil business has



shrunk from a hundred millions to less than five millions, while the traffic in oil has doubled.

And the germ of this service to the consumer came from the time when Henry Rogers worked a grocery-route for a Co-operative concern that cut out the middleman and focused on a faultless service to the consumer.



HE name "petroleum" is Latin. The word has been in use since the time of Pliny, who lived neighbor to Paul in Rome, when the Apostle abided in his own hired house, awaiting trial under an indictment for saying things about the Established Religion.

Until within sixty years, the world thought that petroleum was one simple substance. Now we find it is a thousand—mixed and fused

and blended in the crucible of Time.

Science sifts, separates, dissolves, analyzes, classifies. The perfumes gathered by the tendrils of violet and rose, in their divine desire for expression, are found in petroleum. Aye, the colors and all the delicate tints of petal, of stamen and of pistil are in this substance stored in the dark recesses of the Earth. ¶ Petroleum has yielded up over two thousand

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distinct substances, wooed by the loving, eager caress of the Chemist. All of the elements that go to make up the earth are there. Hundreds of articles used in commerce and in our daily lives are gotten from petroleum.

To secure these in a form fit for daily use was the tireless task of Henry H. Rogers. Not by his own hands, of course, for life is too short for that, but the Universities of the round world have been called upon for their men of brains.

Rogers' business was to discover men.

This is a phase of the history of The Standard Oil Company that has not yet been written, but which is of vastly greater importance than the motions of well-meaning but non-producing attorneys, whose mental processes are "dry holes."

¶ "Science is classification," said Aristotle to his bad boy pupil, Alexander, three hundred and forty years before Christ.

"Science is commonsense classified," said Herbert Spencer.

¶ "Science eliminates the worthless and the useless and then makes use of it in something else," said Thomas A. Edison.

H. H. Rogers utilized the worthless; and the dividends of The Standard Oil Company are largely a result of cashing in by-products.

Rogers not only rendered waste products valuable, but he utilized human energies, often to the great surprise of the owner.

That gentle Tarbell slant to the effect that "Even the elevator-boys in the Standard Oil offices are hired with an idea of their development," is a great compliment to a man who was not only a great business man, but a great teacher.

And all influential men are teachers—whether they know it

or not. ¶ Perhaps we are all teachers—of good or ill—I really do not know.

But the pedagogic instinct was strong in Rogers. He barely escaped a professorship. He built schoolhouses, and if he had had time would have taught in them. He looked at any boy, not for what he was, but for what he might become.

¶ He analyzed every man, not for what he was, but for what he might have been, or what he would be.

Humanity was Rogers' raw stock, not petroleum.

And his success hinged on bringing humanity to bear on petroleum, or, if you please, by mixing brains with rock-oil, somewhat as Horace Greeley advised the farmer to mix brains with his compost. ¶ In judging a man we must in justice to ourselves ask, "What effect has this man's life, taken as a whole, had on the world!"

To lift out samples here and there and hold them up does not give us the man, any more than a sample brick gives you a view of the house.

And viewing the life of Rogers for years, from the time he saw the light of a whale-oil lamp in Fairhaven, to the man as we behold him now, we must acknowledge his initiative and his power. He gave profitable work to millions.

He directly made homes and comforts possible for thousands upon thousands. He helped the young, without number, to find themselves in their work and at their work.

In a material way he added vast millions to the wealth of the world by the utilization of products which were considered worthless ❀ ❀

He gloried in the fresh air—in the blasts of winter, or the

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zephyrs of spring. The expanse of heaving, tossing ice was just as beautiful to him as the smooth flow of Heinrich Hudson's waters, as they hasten to the sea.

The storied "Twenty-six Broadway" is no den of ogres, no gambling-resort of dark and devious ways. It is simply an office building, full of busy men and women—workers who waste neither time nor money.

You will find there no figureheads, no gold lace, no pomps and ceremonies. If you have business there, you locate your man without challenge. All is free, open, simple and direct.

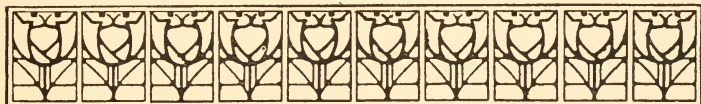
¶ On the top floor is a restaurant, where all lunch in a common fraternal way, jolly and jocund, as becomes men who carry big burdens.

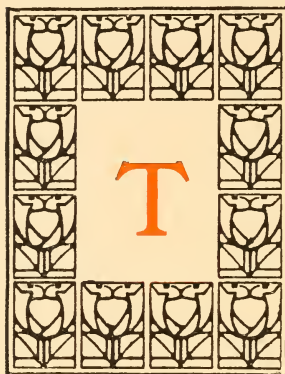
The place is democratic to a fault, for the controlling spirits of Twenty-six Broadway are men who have come by a rocky road, having conquered great difficulties, overcome great obstacles, and while often thirsting for human sympathy have nevertheless been able to do without it.

Success is apt to sour, for it begets an opposition that is often cruel and unjust.

Reorganization gives the demagogue his chance; and often his literary lyddite strikes close.

But Rogers was great enough to know that the penalty of success must be paid ♣ He took his medicine, and smiled.





TIME was when a millionaire was a man worth a million dollars. But that day is passed.

Next, a millionaire was a man who made a million dollars a year. That, too, is obsolete.

The millionaire now is a man who spends a million dollars a year. In this new and select class, a class which does not exist outside of America, H. H. Rogers was a charter member.

"He was a royal gentleman," said Booker T. Washington to me. "When I was in need, I held H. H. Rogers in reserve until all others failed me, then I went to him and frankly told my needs. He always heard me through, and then told me to state the figure. He never failed me."

Rogers gave with a lavish hand, but few of his benefactions, comparatively, were known. The newspapers have made much of his throwing a hawser to Mark Twain and towing the Humorist off of a financial sand-bar. ¶ Also, we have heard how he gave Helen Keller to the world; for without the help of H. H. Rogers that wonderful woman would still be like unto the eyeless fish in the Mammoth Cave. As it is, her soul radiates an inward light and science stands uncovered. But there were very many other persons and institutions that received very tangible benefits from the hands of H. H. Rogers.

One method he had of giving help to ambitious young men



was to invest in stock in companies that were not quite strong enough financially to weather a gale. And very often these were very bad investments. Had Rogers stuck to Standard Oil his fortune would have been doubt what it was. But for the money he did not much care—he played the game.

¶ Mr. Rogers was too wise to give to individuals. He knew that mortal tendency referred to by St. Andre de Ligereaux as “Hubbard’s Law,” or the Law of Altruistic Injury. This law provides that whenever you do for a person a service which he is able and should do for himself, you work him a wrong instead of a benefit.

H. H. Rogers sought to give opportunity, not things. When he invested a million dollars in a tack-factory in Fairhaven, it was with intent to supply employment to every man or woman, or boy or girl, in Fairhaven who desired work.

He wanted to make poverty inexcusable. Yet he realized that there were cases where age and disease had sapped the person’s powers, and to such he gave by stealth, or through friends whom he loved and trusted. Mrs. W. P. Winsor, of Fairhaven, for instance, worked days and months overtime on the bidding of Mr. Rogers caring for emergency cases, where girls and boys were struggling to get an education and care for aged parents and invalid brothers and sisters; or where fate had been unkind and God, seemingly, had forgot.

¶ Houses were painted, mortgages lifted, taxes paid, monuments erected, roadways laid out, books furnished, trees planted, ditches dug, bath-rooms installed, swamps drained, bridges built in hundreds of instances.

This is not philanthropy of a high order, perhaps, but Rogers

hated both the words "charitable" and "philanthropic" as applied to himself. All he claimed to be was a business man who paid his debts and who tried to make others pay theirs. The people he helped were the people he knew, or had known, and they were folks who had helped him. He never forgot a benefit—nor a wrong. He was a very human individual.

To give to a person where the account is not balanced by a mutual service is, probably, to add an enemy to your list. You have uncovered the weakness of your man—he is an incompetent—and he will never forgive you for making the discovery ❖ ❖

When H. H. Rogers paid off Mark Twain's indebtedness to the tune of ninety thousand dollars, he did not scratch a poet and find an ingrate.

What he actually discovered was a philosopher and a prophet without a grouch.

Somewhere I have said that there were only two men in America who could be safely endowed. One is Luther Burbank and the other Booker T. Washington. These men have both made the world their debtors. They are impersonal men—sort of human media through which Deity is creating. They ask for nothing—they give everything.

Mark Twain belongs in this same select list. The difference between Mark Twain and Luther Burbank is this: Mark hoes his spiritual acreage in bed, while Luther Burbank works in the garden. Luther produces spineless cacti, while Mark gives spineless men a vertebra. Mark makes us laugh, in order that he may make us think.

The last time I saw H. H. Rogers was in his office at Twenty-

six Broadway. Out through a half-doorway, leading into a private conference-room, I saw a man stretched out on a sofa asleep. A great shock of white hair spread out over the pillow that held his head; and Huck Finn snores of peace, in rhythmic measures, filled the room.

Mr. Rogers noticed my glance in the direction of the Morpheus music. He smiled and said, "It's only Mark—he's taking a little well-earned rest—he was born tired, you know."

¶ If Mark Twain were not a rich man himself, rich in mines of truth, fields of uncut fun, and argosies sailing great spiritual seas, coming into port laden with commonsense, he would long since have turned on his benefactor and nailed his hide on the barn-door of obliquity.

As it is, Mark takes his own, just as Socrates did from Mr. and Mrs. Pericles. Aye, or as did Bronson Alcott, who once ran his wheelbarrow into the well-kept garden of Ralph Waldo Emerson. The Orphic One was loading up with potatoes, peas, beans and one big yellow pumpkin, when he glanced around and saw the man who wrote "Self-Reliance" gazing at him seriously and steadily over the garden-wall.

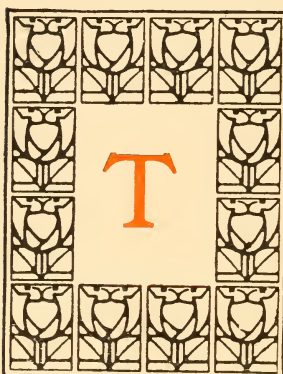
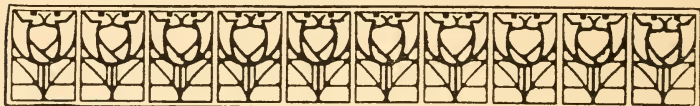
The author of the author of "Little Women" winced, but bracing up, gave back stare for stare, and in a voice flavored with resentment and defiance said, "I need them!"

And the owner of the garden grew abashed before that virtuous gaze, murmured apologies, and retreated in good order.

¶ And Mark Twain used to explain it thus: "You see, it is like this: Rogers furnishes the plans and I foot the bills."

And that was all there was about it. Only a big man can take his own without abasement.

Mark Twain has made two grins grow where there was only a growl before. I don't care where he gets his vegetables—nor where he takes a well-earned nap—and neither does he.



HE average millionaire believes in education, because he has heard the commodity highly recommended in the newspapers. Usually, he is a man who has not had college advantages, and so he is filled with the fallacy that he has dropped something out of his life. We idealize the things that are not ours ❧ ❧

H. H. Rogers was an exception—he was at home in any company.

He took little on faith. He analyzed things for himself. And his opinion was that the old-line colleges tended to destroy individuality and smother initiative. He believed that the High School gave the key to the situation, and to carry the youth beyond this was to run the risk of working his ruin ❧ “The boy who leaves the High School at seventeen, and enters actual business, stands a much better chance of success than does the youth who comes out of college at twenty-one, with the world yet before him,” he said. ¶ He himself was one of the first class that graduated from the old Fairhaven

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Grammar School. He realized that his success in life came largely from the mental ammunition that he had gotten there, and from the fact that he made quick use of his knowledge. Yet he realized that the old Fairhaven High or Grammar School was not a model institution. "It has a maximum of discipline and a minimum of inspiration," he used to say. The changing order of education found a quick response in his heart. He never brooded over his early lack of advantages. On the other hand, he used often to refer to the fact that his childhood was ideal. But all around he saw children whose surroundings were not ideal, and these he longed to benefit and bless.

And so in Eighteen Hundred and Eighty, when he was forty years of age, he built a Grammar Manual-Training School and presented it to the town. It was called the Rogers School. Such a gift to a town is enough to work the local immortality of the giver. But the end was not yet. In a few years, Rogers—or Mrs. Rogers, to be exact—presented to the village a Town Hall, beautiful and complete, at a cost of something over two hundred and fifty thousand dollars.

Next came the Millicent Public Library, in memory of a beloved daughter.

When his mother passed away, as a memorial to her, he built a church and presented it to the Unitarian denomination. It is probably the most complete and artistic church in America. Its cost was a million dollars.

The Fairhaven Water-works System was a present from Mr. Rogers ❧ ❧

And lastly was the Fairhaven High School, as fair and fine



an edifice, and as completely equipped, as genius married to money could supply. The only rival this school has in America is the Stout High School in Menominee, Wisconsin, which is also the gift of an individual.

No municipality in the world has ever erected and completed so good a school—the taxpayers would not allow it. Into our school-teaching goes the cheese-paring policies of the average villager. In truth, George Bernard Shaw avers that we are a nation of villagers.

The big deeds of the world are always done by individuals. One-man power is the only thing that counts. The altruistic millionaire is a necessity of progress—he does magnificent things, which the many will not and can not do.

So we find the model town of Fairhaven molded and fashioned by her First Citizen. ¶ Everywhere are the marks of his personality, and the tangible signs of his good taste.

The only political office to which Henry H. Rogers ever aspired was that of Street Commissioner of Fairhaven. He filled the office to the satisfaction of his constituents, and drew his stipend of three dollars a day for several years.

Good roads was his hobby. Next to this came tree-planting and flowers. His dream was to have the earth transformed into a vast flower-garden and park and given to the people.

¶ His last item of public work was an object-lesson as to what the engineering skill of man can do. He took a great bog or swamp that lay to the North of the village and was used as a village dumping-ground. He drained this tract, filled in with gravel, and then earth, and transformed it into a public park of marvelous beauty.

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Abbie Gilford Rogers was the mother of four children—one son and three daughters. These children all possess a deal of the commonsense of their parents. The career of their brilliant father has not dazzled them, neither has his money sent them dancing down the primrose path of dalliance.

They are conservative, modest and sensible folk who do their work and abjure the spot-light.

It is a big handicap to a young man to have a genius for a father. Great caution is here advised in selection. Always and forever he is compared by publican and proletariat, alike, with his great progenitor. If father and son could be compared at the same age it might not be so bad. But the boy of twenty has to live up to the record of the seasoned warrior of sixty.

¶ It is a satisfaction to see how well H. H. Rogers, Jr., endures the test.

The young man puts forth no effort to rival the great man gone. He does not call himself his "successor." He knows that men of the type of his father are individuals—God never duplicates them—and this perhaps is well.

The second wife of Mr. Rogers was Emelie Augusta Randel, who survives him. Napoleon succeeded through his marshals—and so did H. H. Rogers. Mrs. Rogers is a woman of grace and a woman of ability. In all of his benefactions this fine and able woman was a worthy coadjutor to her husband.

¶ She was his friend, his counselor, his servant, his secretary, his wife—loyal and loving, tender and true, honest and sincere—wanting little, giving much.

The last great business effort of H. H. Rogers was the building of the Virginian Railroad.

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The road connects the great coal-fields of West Virginia with tide-water. The route is four hundred and forty-three miles. "By this line a thousand million dollars worth of coal is made available to the world," said a great engineer to me. And then he added, "It will take twenty years, however, to prove fully the truth of H. H. Rogers' prophetic vision."

This was the herculean task of a man in his thirties—not for one approaching his seventieth milestone.

But Rogers built this road alone. He constructed and equipped it in a style so complete that it has set a pace in railroading. You who know the history of railroads realize that the first thing is to get the line through. Two streaks of rust, a tea-kettle, and a right of way make a railroad. This allows you to list your bonds. But H. H. Rogers neither had bonds nor stock for sale. What other man ever put forty millions of money, and his life-blood into a railroad?

Was the work worth the price?

It were vain to ask. The work is done—the man is dead—and that his death was hastened by the work no one can doubt. ¶ Rogers had the invincible heart of youth. He died as he had lived, always and forever in the thick of the fight. He had that American trinity of virtues, pluck, push and perseverance. Courage, endurance, energy, initiative, ambition, industry, good-cheer, sympathy were his attributes.





ALL THAT  
I HAVE  
SEEN  
TEACHES  
ME TO TRUST  
THE CREATOR  
FOR WHAT I  
HAVE NOT SEEN

*Ralph Waldo Emerson*







THE railroads  
have been  
the greatest  
civilizing influence  
which this old world  
has ever seen—*Marshall Field*





LITTLE  
JOURNEYS

TO THE HOMES OF  
GREAT BUSINESS MEN

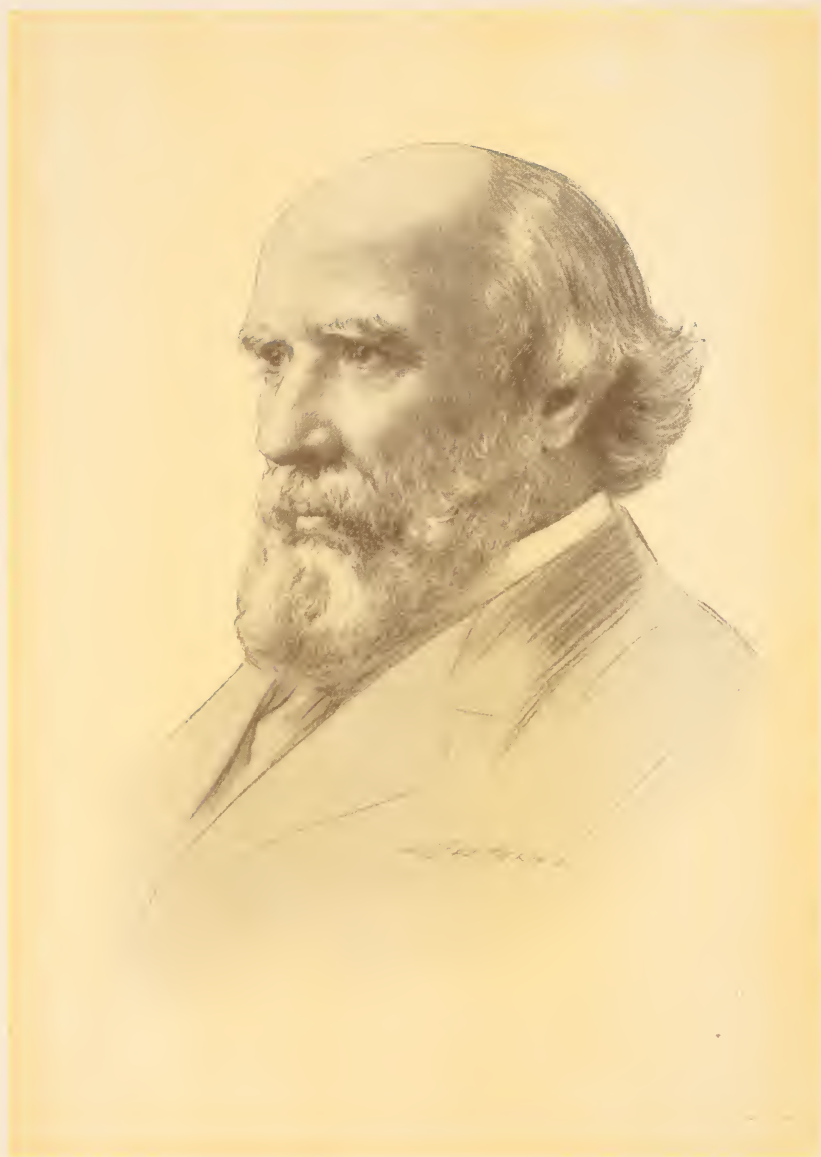
BY ELBERT  
HUBBARD

JAMES J. HILL

DONE • INTO • A  
BOOK • BY • THE  
ROYCROFTERS  
AT • THEIR • SHOP  
WHICH • IS • IN  
EAST • AVROH  
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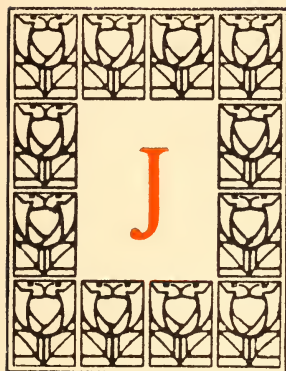
THE armed fleets of an enemy approaching our harbors would be no more alarming than the relentless advance of a day when we shall have neither sufficient food nor the means to purchase it for our population. The farmers of the nation must save it in the future, just as they built its greatness in the past.—James J. Hill.





JAMES J. HILL

# LITTLE JOURNEYS



AMES JEROME HILL has one credential, at least, to greatness—he was born in a log house. But let the painful fact be stated at once, without apology, that he could never be President of the United States, because this historic log house was situated in Canada. ¶ The exact spot is about three miles from the village of Rockwood, Wellington County, Ontario. ¶ Rockwood is seven miles East

of Guelph, forty from Toronto, and a hundred from Buffalo.

¶ Mr. Hill well remembers his first visit to Toronto. He went with his father, with a load of farm produce. It took two days to go and two to return, and for their load they got the princely sum of seven dollars, with which they counted themselves rich.

James Hill, the father of James Jerome Hill, was a North of Ireland man; his wife was Anne Dunbar, good and Scotch. I saw a portrait of Anne Dunbar Hill in Mr. Hill's residence at St. Paul, and was also shown the daguerreotype from which it was painted. It shows a woman of decided personality, strong in feature, frank, fearless, honest, sane and poised.

¶ The dress reveals the columnar neck that goes only with superb bodily vigor—the nose is large, the chin firm, the mouth strong. She looks like a Spartan, save for the pensive eyes that gaze upon a world from which she has passed, hungry and wistful. The woman certainly had ambition and aspiration, which were unsatisfied.

James J. Hill is the son of his mother. His form, features, mental characteristics and ambition are the endowment of mother to son.



It was a tough old farm, then as now. As I tramped across its undulating acres, a week ago, and saw the stone fences and the piles of glacial drift, that Jim Hill's hands helped pick up, I thought of the poverty of the situation when no railroad passed that way, and wheat was twenty cents a bushel, and pork one cent a pound—all for lack of a market! ¶ Jim Hill as a boy fought the battle of life with ax, hoe, maul, adz, shovel, pick, mattock, drawshave, rake and pitchfork. Wool was carded and spun and woven by hand. The grist was carried to the mill on horseback, or if the roads were bad, on the farmer's back. All of this pioneer experience came to James J. Hill as a necessary part of his education.

Also, since his ninth year he has looked out upon the world of friends and foes with one eye, the sight of the right eye having been destroyed by a playmate shooting an arrow into it. The accident at the time must have been a terrible one, as it knocked the eyeball from its socket.

But the eye was pushed back, and bandaged by a skilful country doctor, of the good old-fashioned kind—say, Dr. Maclure, told of by Ian MacLaren.

“ Will he be able to see—will he be able to see? ” asked the anxious mother.

“ We will know in four weeks, ” was the doctor's reply.

The four weeks passed, and the boy in the meantime was quite the hero of the vicinity. Next to having a sore toe, a boy with a bandaged eye is distinguished. Jim Hill probably had both, for he never wore shoes, save in midwinter, until he was fifteen and clerked in a store and sold calico, combs and hairpins—then he just had to wear shoes. Stone-bruises were the rule, and a loose toe-nail, under which the clover caught, was no uncommon thing.

And the days rolled around, as the days do. The four weeks arrived. The doctor came, removed the bandage, pushed open

the lids—and the eye was sightless. ¶ The optic nerve had been severed or severely shocked.

The danger then was that through sympathy the other eye would go, too. But the vigor of the lad saved him, and for over sixty years James J. Hill has seen more with one lamp than the vast majority of men see with two.

When this accident occurred, the good country doctor promised to take the lad into his office and teach him the mystery of medicine. That the boy should be a doctor was the fond ambition of his mother until the lad was fourteen, and even after. The old doctor tried to soften things by telling of a blind doctor he knew who could make a most wonderful diagnosis, all by the sense of touch.

James himself liked the idea of being a doctor. He made a big stab at a borrowed Abernathy's "Anatomy" with his one good peeper, evenings, over the kitchen-table. Even yet, if you are not careful, he will refer to the tibia and fibula and tell you of the man's os coccyx or his alveolar processes.

¶ Stephen Girard's sightless eye was sunken and gone, but few, even among those who know Mr. Hill well, realize his physical disability. The eye appears all right, yet his habit of wheeling full around and facing the visitor makes you know the cause why—after you are told.

I once heard him tell that story about Admiral Nelson when the flagship signaled the "Temeraire" to cease firing. An aide called the attention of the Admiral to the signal. He placed his field-glass to his blind eye and trained it in the direction indicated.

"I don't see any signal," he answered. "Keep firing until you sink all the enemy in range, or until I tell you to quit."

¶ I never knew Mr. Hill to speak of his blind eye to anybody. His habit is to talk about affirmative things. Like that other valiant Canadian, Dr. Richard Maurice Bucke (for whom

Mr. Hill always had a great affection), who had both feet frozen off, and limped joyously through life, no word of complaint escapes his lips. He has found life good.

But his love of beauty and color, and his taste for art, have, possibly, been augmented by the fact which he has realized that to him might come a day when, like Milton, he could only look out upon this fair old world through the eyes of another. For let it be stated that Mr. Hill began to collect pictures and gems when he was a poor man, comparatively, and at a time when the money spent for a ruby or a copy of a Rubens was a sacrifice.

Once in Mr. Hill's presence I chanced to quote that saying of Victor Hugo, "To be blind and to be loved—what happier fate!" And the grizzled railroad king turned, in his quick and abrupt way, and said, "Eh! what's that? I did n't understand you! Please say that again."

And when I had repeated the remark, he gazed out of the car-window, and said nothing.

Life in Canada West in the Forties was essentially the same as life in Western New York at the same period. The country was a forest, traversed with swamps and sink-holes, on which roads were built by laying down long logs and across these, small logs. This formed the classic corduroy road.

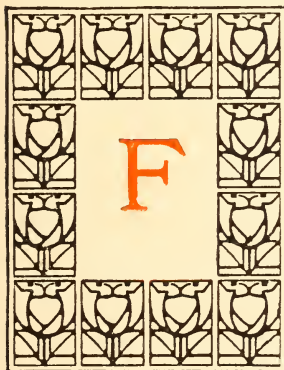
When ten years of age James Hill contracted to build a mile of corduroy road, between his father's farm and the village. For this labor his father promised him a two-year-old colt.

The boy built the road all right. It took him six months, but the grades were easy and the curves so-so. The Tom Sawyer plan came in handy, otherwise it is probable there would have been a default on the time-limit. ¶ And Jim got the colt. ¶ He rode the animal for half a year, back and forth all winter, from the farm to the village, where he attended the famous

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Rockwood Academy. Then some one to whom the elder Hill was indebted, signified a desire for the colt, and the father turned the horse over to the creditor. When little Jim went out and found the stall empty he had a good cry, for you can cry just the same with one good eye as two.

Three years after this, when his father died, he cried again, and that was the last time he ever wept over any of his own troubles ❀ ❀



FROM his seventh to his fourteenth year young Jim Hill attended the Rockwood Academy. This "Academy" had about thirty boarding-boys and a dozen day-scholars. Jim Hill was a "day-scholar," and the pride of the master. The boy was studious, appreciative, grateful. He was n't so awfully clever, but he was true.

The master of the Academy was Professor William Wetherald, a Quaker, stern to view, but very gentle of heart. His wife was of the family of Balls. The Ball family moved from Virginia two generations before, to Western New York, and then when the Revolutionary War was on, slid over to Ontario for political reasons, best known to themselves.

There was quite an emigration to Canada about then, including those worthy Mohawk Indians whose descendants, including Longboat the runner and the Princess Viroqua, are now to be found in the neighborhood of Brantford.

And certainly the Indians were wise, for Canada has treated the red brother with a degree of fairness quite unknown on this side of the line. As for the Tories—but what's the need of arguing!

The Balls trace to the same family that produced Mary Ball, and Mary Ball was the mother of George Washington—so tangled is this web of pedigree! And George Washington, be it known, got his genius from his mother, not from the tribe of Washington. ¶ William Wetherald died at an advanced age—near ninety, I believe—only a short time ago. It is customary for a teacher to prophesy—after the pupil has arrived, and declare, “What did I tell you!”

Wetherald looked after young Hill at school with almost a father's affection, and prophesied for him great things—only the “great things” were to be in the realm of science, oratory and literature.

Along about Eighteen Hundred Eighty-eight, when James J. Hill was getting his feet well planted on the earth, he sent for his old teacher to come to St. Paul. Wetherald spent several weeks there, riding over the Hill roads in a private car, and discussing old times with the owner of the car and the railroad. ¶ Mr. Hill insisted that Wetherald should remain and teach the Hill children, but Fate said otherwise. ¶ There is no doubt that Hill's love of books, art, natural history, and his habit of independent thought were largely fixed in his nature through the influence of this fine Friend, teacher of children.

The Quaker listens for the “Voice,” and then acts without hunting up precedents. In other words, he does the things he wants to do. ¶ Mr. Hill's long hair and full beard form a sort of unconscious tribute to Wetherald.

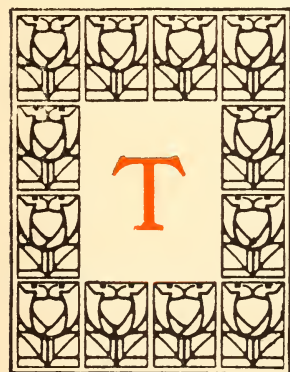
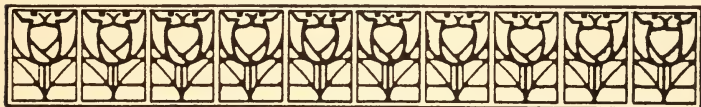
In fact, let James J. Hill wear a dusty miller's suit and a wide-brimmed hat and you get the true type of “Hicksite.”



¶ James J. Hill is a score of men in one, as every great man is. But when the kindly, philosophic, paternal and altruistic "Yim Hill" is in the saddle, you will see the significance of this story: Just after Mr. Hill had gotten possession of the Burlington, he made a trip over the road. A rear-end flagman at Galesburg was boasting to some of his mates about how he had gone over the division with the new "boss of the ranch."

Here a listener puts in a question, thus: "What kind of a lookin' fellow is th' ol' man?"

And he of the red lantern and torpedoes scratches his head, and explains, "Well, you see, it's like this: He looks like Jesus Christ, only he is heavier set!"



HE father of James J. Hill was a worthy man, with a good hold on the simple virtues, a weak chin, and a cosmos of slaty gray.

¶ His only claim to immortality lies in the fact that he was the father of his son. Pneumonia took him, as it often does the physically strong, and he passed out before he had reached his prime. "Death is the most joy-fullest thing in life," said Thomas

Carlyle to Milburn, the blind preacher, "when it transfers responsibility to those big enough to shoulder it, for that's the only way you can make a man."

I once saw a boy of fourteen on the prairies of Kansas

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transformed into a man, between the rising of the sun and its setting. His father was crushed beneath a wagon that sluiced and toppled in crossing a gully. The hub caught the poor man square on the chest, and after we got him out he never spoke.

Six children and the mother were left, the oldest boy being fourteen ❀ ❀

A grave was dug there on the prairie the next day, and this boy of fourteen patted down the earth over his father's grave, with the back of a spade. He then hitched up the horses, rounded up the cattle, and headed the cavalcade for the West. ¶ He was a man, and in after-life he proved himself one. ¶ On the death of his father, Jim Hill's school-days were done. His aptitude in mathematics, his ability to keep accounts, and his general disposition to make himself useful secured him a place in the village store, which was also the Post-office. His pay was one dollar a week.

This training in the country store proved of great value, just as it did in the case of H. H. Rogers, George Peabody and so many other men of mark.

It is one thing to get a job, and another to hold it.

Jim Hill held his job, and his salary was raised before the end of the first year to three dollars a week.

On the strength of this prosperity, the struggle on the old farm with its stumps, boulders and mortgage was given up and the widow moved her little brood to town. The log house, on the rambling main street of the village, is now pointed out to visitors. Here the mother sewed for neighbors, took in washing, made garden, and with the help of her boy Jim, grew happy, and fairly prosperous—more prosperous than the family had ever been.

Thus matters went on until Jim was in his eighteenth year, when the wanderlust got hold of the young man. His mother

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saw it coming and being wise did not apply the brake. ¶ Man is a migrating animal. To sit still and stay in one place is to vegetate.

Jim with twenty dollars in his pocket started for Toronto on foot with a bundle on a stick, followed by the prayers of his mother, the gaping wonder of the children, and the blessing of Professor Wetherald.

Toronto was interesting, but too near home to think of as a permanent stopping-place. A leaky little steamer ran over to Fort Niagara every other day. Jim took passage, reached the foreign shore, walked up to Niagara Falls, and the next day tramped on to Buffalo.

This was in the wonderful year of Eighteen Hundred Fifty-six, the year the Republican Party was born at Bloomington, Illinois. It was a time of unrest, of a healthy discontent and goodly prosperity, for things were in motion.

The docks at Buffalo were all a-bustle with emigrants going West—forever West.

Jim Hill, aged eighteen, strong, healthy—farmer boy, lumberman, clerk—shipped as roustabout on a schooner bound for Chicago. His pay for the round trip was to be ten dollars, and board, the money payable when the boat got back to Buffalo. If he left the ship at Chicago, he was to get no cash.

The boat reached Chicago in ten days. It was a great trip—full of mild adventure and lots of things that would have surprised the folks at Rockwood. Jim got a job on the docks as checker-off, or understudy to a freight-clerk. The pay was a dollar a day. He now sent his original twenty dollars back to his mother to prove to her that he was prosperous and money was but a bagatelle and a burden.

A month, and he had joined the ever-moving westward tide. He was headed for California, the land of shining nuggets

and rainbow hopes. ¶ He reached Rock Island, and saw a sign out at a sawmill, "Men Wanted." He knew the business and was given work on sight. In a week his mathematics came in handy and he was handed a lumber-rule and blank-book.

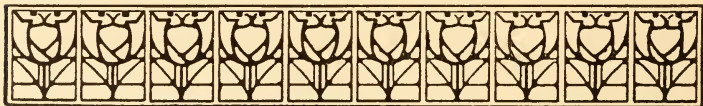
¶ Mr. Hill recalls yet his first sight of a Mississippi River steamboat coming into Davenport. The tall smoke-stacks belching fire, the graceful, swanlike motion, the marvelous beauty of the superstructure, the wonderful letter "D" in gold, or something that looked like gold, swung between the stacks!

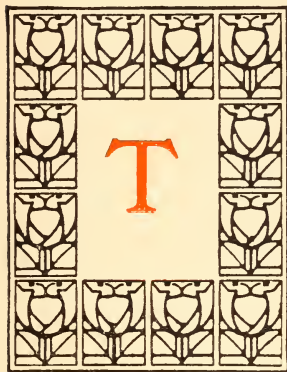
¶ It was just dusk, and as the boat glided in toward the shore, a big torch was set ablaze, the gangplank was run out to the weird song of the colored deck-hands, and miracle and fairy-land arrived. ¶ For a month whenever a steamboat blew its siren whistle, Jim was on the wharf, open-mouthed, gaping, wondering, admiring. ¶ One day he could stand it no longer. He threw up his job and took passage on the sailing palace, "Molly Devine," for Dubuque.

Here he changed boats, and boarded a smaller boat, a stern-wheeler, deck passage for St. Paul, a point which seemed to the young man somewhere near the North Pole.

He was going to get his fill of steamboat riding for once. It was his intention to remain at St. Paul a couple of days, see St. Anthony's Falls and Minnehaha, and then take the same boat back down the River.

But something induced him to change his plans.





HE two days on the steamboat had wearied Jim. The prenatal Scotch idea of industry was upon him, and conscience had begun to squirm. He applied for work as soon as he walked out on the levee. The place was the office of the steamboat company. He stated in an offhand way that he had had experience on the water-front in Chicago, Rock Island and Davenport ❖ ❖

He was hired on the spot as shipping-clerk with the gratuitous remark, "If you have n't sense enough to figure, you are surely strong enough to hustle."

The agents of the steamboat line were J. W. Bass & Company. Hill got along all right. He was day-clerk or night-clerk, just as the boats came in. And it is wonderful how steamboats on the Mississippi usually arrive at about two o'clock in the morning.

Jim slept on a cot in the office, so as to be on hand when a boat arrived and to help unload. Now, it was the duty of the shipping-clerk to check off the freight as it was brought ashore. Also, it was the law of steamboating that clerks took their meals on board the boat, if they were helping to unload her. Now as Jim had food and a place to sleep when a Dubuque and St. Paul steamboat was tied at the levee, all the meals he had to buy were those when no steamboat was in sight.

Being essentially Scotch, Jim managed to time his meals so as to last over. And sometimes if a boat was stuck on a sand-bar he did the MacFadden act for a whole day. It became a sort of joke in the office, and we hear of Mr. Bass,



the agent, shouting up to the pilot-house of a steamboat, "Avast there, sir, for five minutes until Jim Hill stows his hold." ❀ ❀

A part of Jim's work was to get wood for fuel for the boats. This was quite a business in itself. He once got a big lot of fuel and proudly piled it on the levee, mountain-high, in anticipation of several steamboats.

A freshet came one night, the river rose, and carried off every stick, so that when the "Mary Ann" arrived there was no fuel.

"Wait until Jim Hill eats his breakfast and perhaps he'll get an armful of wood for us," shouted down the captain in derision.

After that, Jim managed to load up a flatboat or two, and always had a little wood in reserve. ¶ The young man was now fairly launched in business. The mystery of manifesting, billing, collecting; the matter of "shorts," "overs," and figuring damages were to him familiar.

The Territory of Minnesota was organized in Eighteen Hundred Forty-nine, and did not become a State until Eighteen Hundred Fifty-eight. In Eighteen Hundred Fifty-seven there was not a single mile of railway in the Territory. But in that year, Congress authorized the Territory to give alternate sections of public lands to any company that would build a railway through them.

Through this stimulus, in the latter part of Eighteen Hundred Fifty-seven, there was organized a company with the ambitious title of "The Minnesota and Pacific Railroad Company." Its line extended from the steamboat-wharf in St. Paul to the Falls of St. Anthony. There were ten miles of track, including sidings, one engine, two box cars, and a dozen flat cars for logs.

The railroad did n't seem to thrive. There was no paying

passenger traffic to speak of. Passengers got aboard all right, but on being pressed for fares they felt insulted and jumped off, just as you would now if you got a ride with a farmer and he asked you to pay. Possibly, a rudimentary disinclination to pay fare still remains in most of us, like the hereditary indisposition of the Irish to pay rent. ¶ No one then ever thought it possible that a railroad could compete with a steamboat, and it was a long time after this before Commodore Vanderbilt had the temerity to build a railroad along the banks of the Hudson, and was called a lunatic. ¶ So there being no passenger traffic, the farmers carrying their grists to mill, and the logs being floated down the river to the mills, the railroad was in a bad way.

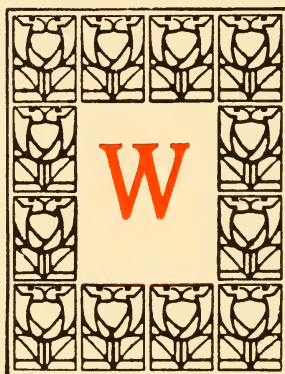
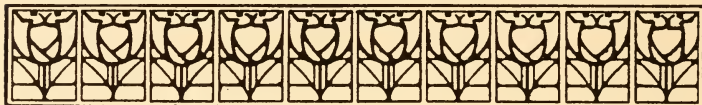
Something had to be done, so the Minnesota and Pacific was reorganized and a new road, the St. Paul and Pacific, bought it out, with all of its land grants. The intent of the new road was to strike right up into the woods for ten or twenty miles above Minneapolis and bring down logs that otherwise would have to be hauled to the river.

For a time this road paid, with the sale of the odd-numbered sections of land that went with it.

In Eighteen Hundred Sixty-seven, James J. Hill became the St. Paul agent of this railroad. He had quit his job with J. W. Bass, to become agent for the Northwestern Packet Line, and as the railroad ran right to his door he found it easy to serve both the steamboat company and the railroad.

¶ You will often hear people tell about how James J. Hill began his railroad career as a station-agent, but it must be remembered that he was a station-agent, plus. The agents of steamboat-lines in those days were usually merchants or men who were financially responsible. ¶ And James J. Hill became the St. Paul agent of the St. Paul and Pacific because he was a man of resource, with ability to get business for

the railroad. ¶ As the extraordinary part of Mr. Hill's career did not begin until he was forty years of age, our romantic friends who write of him often picture him as a failure up to that time. ¶ The fact is, he was making head and gathering gear right along. These twenty-two years, up to the time he became a railroad owner, were years of intense activity.



HILL yet a clerk for J. W. Bass & Company, Mr. Hill made the acquaintance of Norman Kittson, as picturesque a figure as ever wore a coonskin cap, and evolved from this to all the refinements of Piccadilly, only to discard these and return to the Simple Life.

Kittson had been connected with the Hudson Bay Company. When Hill met him, he was running a fast express to Fort Garry, now

Winnipeg, going over the route with ox-carts. In summer it took one month to go, and the same to return. In winter dog-sleds were used and the trip was made more quickly. ¶ Kittson was the inventor and patentee of the Red River Ox-cart. It was a vehicle made of wood, save for the linchpins. The wheels were enormous, some being ten feet in diameter. It was Kittson's theory that if you could make your wheel high enough it would eliminate friction and run of its own momentum. The wheels were made by boring and pinning plank on plank, criss-cross, and then chalking off with a string from the center. Then you sawed out your

wheel, and there you were. ¶ The creaking of a train of these ox-carts could be heard five miles. Kittson had the government contract for carrying the mails, and managed, with the help of trading in furs and loading up with merchandise on his own account, to make considerable money.

¶ When Hill was in his twenties he went over the route with Kittson, and made several trips, also, for his friend alone with dog-sleds, when there was a rush of freight.

On one such occasion he had one companion, a half-breed, of uncertain character, but who was taken along as a guide, he being familiar with the route. It was midwinter, the snow was heavy and deep, there were no roads, and much of the way led over frozen lakes and along streams. To face the blizzards of that country, alone, at that time required the courage of the seasoned pioneer.

Hill did n't much like the looks of his companion. And after a week out, when the fellow suggested their heading for Lake Superior, and dividing their cargo, Hill became alarmed.

The man was persistent and inclined to be quarrelsome.

Each man had a knife and a rifle.

Hill waited until they reached a high ridge. The snow lay dazzling white as far as the eye could reach. The nearest habitation was fifty miles away.

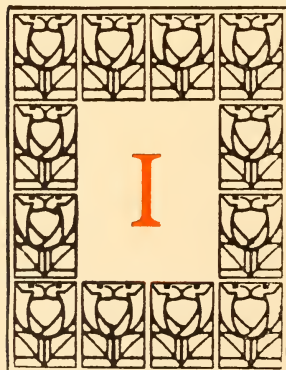
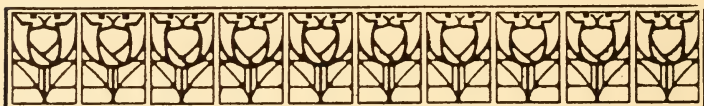
Under pretense of fixing the harness on his dogs Jim got about forty feet from his man, quickly cocked his rifle and got a bead on the half-breed before the fellow knew what was up. At the word of command the rogue dropped his rifle and held up his hands. ¶ The next order was to right—about—face—march! The order was obeyed.

On account of his blind right eye, Jim used a rifle left-handed, but he was a sure shot and a quick one. ¶ The half-breed knew all this.

A double-quick was ordered, and the half-breed lit out,

quickenings his pace as he got out of range. ¶ Hill then picked up the other rifle, put whip to his dogs, and by night had gone so far that he could not be overtaken. ¶ When Jim came back that way a few weeks later, he kept his one critical eye peeled for danger, but he never saw his friend again. ¶ When I heard Mr. Hill relate this story he told it as simply as he might relate how he went out to milk the cows.

One of the men present asked, "Did n't you feel sorry for the fellow, to turn him adrift on that frozen plain, without food or fuel?" ¶ Mr. Hill hesitated, and slowly answered, "I thought of that, but preferred to send him adrift rather than to kill him, or let him kill me. And anyway he had only fifty miles to travel in order to strike an Indian village. And when he was there we were just one hundred and fifty miles apart. You see I am a mathematician. It is a great joy to figure out what a long distance you are from some folks."



IN his business of supplying cordwood to steamboats, Mr. Hill had a partner, grizzled and gray, by the name of Griggs. Griggs was a typical pioneer—always moving on. He bought a little stern-wheel steamboat, and shipped its boiler and engine across to Breckinridge, where he had the joy of running the first steamboat, "The Northwest," on the Red River.

Mr. Hill built the second steamboat on the Red River, "The Swallow," on the order of Kittson,



who bought the boat as soon as she had shown her ability to run. All the metal used in its making, which of course included engine and boiler, was sent across from St. Paul.

¶ And if the outfit was gotten out of a wrecked Mississippi stern-wheeler, what boots it!

Then it was that Kittson, having also bought the Griggs steamboat, was given the title of Commodore, a distinction which he carried through life.

By this time several things had happened. One was that Hill had brought up to St. Paul a steamboat-load of coal.

¶ This coal was mined near Peoria, on the Illinois River, floated down to the Mississippi, then carried up to St. Paul. To bring coal to this Newcastle of wood was regarded as deliberate folly.

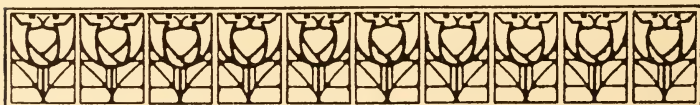
By this time the St. Paul and Pacific had gotten a track laid clear through to Breckinridge, so as to connect with Commodore Kittson's steamboats. When Hill first reached St. Paul there was no agriculture North of that point. The wheat-belt still lingered around Northern Illinois and Southern Wisconsin. The fact that seeds can be acclimated, like men and animals, was still in the ether.

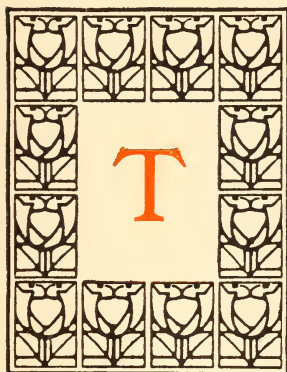
The Red River Valley is a wonderfully rich district. Louis Agassiz first mapped it, and wrote a most interesting essay on it. Here was a wonderful prehistoric lake, draining to the South through the Minnesota and Mississippi Rivers, and thence to the Gulf of Mexico. By a volcanic rise of the land on the Southern end, centuries ago, the current was turned and ran North, making what we call the Red River, emptying into Lake Winnipeg, which in turn has an outlet into Hudson Bay.

Agassiz came up the Mississippi River on a trip in Eighteen Hundred Sixty-five. The boat he traveled on was one for which James J. Hill was agent. Naturally, it devolved

on Hill to show the visitors the sights thereabouts. And among these sights happened to be our friend Kittson, who full of enthusiasm offered to pilot the party across to the Red River. They accepted and ascended to Fort Garry. Agassiz, full of scientific enthusiasm, wrote out his theory about the prehistoric lake. And science, now, the world over, calls the Red River Valley, "Lake Agassiz." With Louis Agassiz was his son Alexander, a fine young man with pedagogic bent, headed for his father's place as Curator of the Museum at Harvard. ¶ From Winnipeg the party was supplied an Indian guide, who took them across to Lake Superior. Then it was that Alexander Agassiz saw the wonders of Lake Superior copper and Lake Superior iron. And Harvard lost a professor, but the world gained a multi-millionaire. Louis Agassiz had no time to make money, but his son Alexander was not thus handicapped.

The report of Agassiz on the mineral wealth of Lake Superior corroborated Mr. Hill's own opinions of this country, which he had traversed with dog-sleds. Money was scarce, but he, even then, made a small investment in Lake Superior mineral lands, and has been increasing it ever since. A recent present to the stockholders of the Great Northern of an iron tract worth many millions, had its germ in that memorable day when he met the Agassiz party on the levee in St. Paul, and unconsciously changed their route as planned.





HERE are two ways for a traveling man to make money: One is to sell the 'goods, and the other is to work the expense account.

There are two ways to make money by managing a railroad: One is through service to the people along the line of the road; the other is through working the bondholders ❄ ❄

It was the eventful year of Eighteen Hundred Seventy-six,

before James J. Hill really got up steam. He was then thirty-eight years old.

He was agent of the St. Paul and Pacific, and in this capacity he had seen that the road was being run with the idea of making money by milking the bondholders.

The line had been pushed just as long as the bondholders of Holland would put up money. To keep things going, interest had been paid to the worthy Dutch out of the money they had supplied. Gradually, the phlegmatic ones grew wise, and the purse-strings of the Netherlands closed. For hundreds of years Holland had sought a quick Northwest passage to India. Little did she know she was now warm on the trail.

¶ Little, also, did Jim Hill know.

The equipment—engines and cars—was borrowed, so when the receiver was appointed he found only the classic streak of rust and right of way. No doubt both of these would have been hypothecated if it were possible. ¶ Mr. Hill knew the Northwest as no other man did, excepting, possibly, Norman Kittson. He had traversed the country from St. Paul to Winnipeg on foot, by ox-carts, on horseback, by dog-sledges. He had seen it in all seasons and under all conditions. He

knew the Red River Valley would raise wheat, and he knew that the prosperity of old Lake Agassiz meant the prosperity of the railroad that ran between that rich valley and St. Anthony's Falls, where the great flouring-mills were situated, the center of the flour zone having been shifted from Rochester, New York, to Minneapolis, Minnesota. To gain possession of the railroad and run it so as to build up the country, and thus prosper as the farmers prospered, was his ambition. He was a farmer by prenatal tendency and by education, a commission man by chance, and a master of transportation by instinct. Every farmer should be interested in good roads, for his problem is quite as much to get his products to market as to raise them. Jim Hill focussed on getting farm products to market. While he was a Canadian by birth, he had now become a citizen of the United States. His old friend, Commodore Kittson, was a Canadian by birth, and never got beyond taking out his first papers. The Winnipeg agent of the Hudson Bay Company was Donald Alexander Smith, a hardy Scotch burr of a man, with many strong and sturdy oatmeal virtues. He had gone with the Hudson Bay Company as a laborer, became a guide, a trader, and then an agent. Hill and Kittson laid before Smith a plan, very plain, very simple. Buy up the bonds of the St. Paul and Pacific from the Dutch bondholders, foreclose, and own the railroad!

Now, Donald A. Smith's connection with the Hudson Bay Company gave him a standing in Montreal banking circles, and to be trusted by Montreal is to have the ear of London. ¶ Donald A. Smith went down to Montreal and laid the plan before George Stephen, manager of the Bank of Montreal. If the Bank of Montreal endorsed a financial scheme it was a go. Only one thing seemed to lie in the way—the willingness of the bondholders to sell out at a figure which our four

Canadians could pay. Mr. Hill was for going to Holland, and interviewing the bondholders, personally. ¶ Stephen, more astute in big finance, said, bring them over here. Hill could not fetch them, Kittson could n't and Donald A. Smith could n't, because there was no dog-sled line to Amsterdam.

¶ The Bank of Montreal did the trick, and a committee of Dutchmen arrived to look over their Minnesota holdings with a view of selling out. Mr. Hill took them over the line—a dreary waste of slashings, then a wide expanse of prairie, broken now and again by scrub-oak and hazel-groves; deep gulleys here and there—swamps, sloughs, and ponds, with assets of brant, wild geese, ducks and sand-hill cranes.

¶ The road was in bad shape—the equipment worse. An inventory of the actual property was taken with the help of the Dutch Committee. ¶ The visiting Hollanders made a report to the bondholders, advising sale of the bonds at an average of about forty per cent of their face value, which is what the inventory showed.

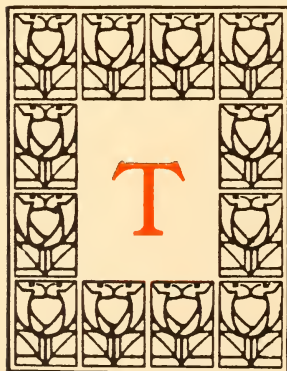
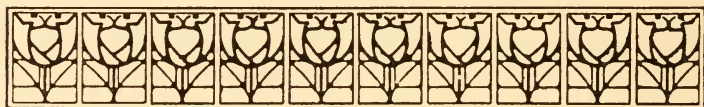
Our Canadian friends secured an option which gave them time to turn. Farley, the Receiver, was willing. The road was reorganized as the St. Paul, Minneapolis and Manitoba Railroad. George Stephen was President, Norman Kittson First Vice-President, Donald A. Smith Second Vice-President, and James J. Hill General Manager. ¶ And on Mr. Hill fell the burden of turning a losing property into a prosperous and paying one. From the very day that he became manager he breathed into the business the breath of life.

He advertised the railroad lands at a price and on terms that were attractive to settlers. There are two ways of making railroad rates—one is based on the cost of transportation, including overhead and terminal charges; and the other is simply based on the idea of moving the tonnage. Hill made rates that caught the home-seekers. He figured that if the



country could be populated with prosperous people, the rest was easy.

He sent over to England and bought hundreds of young Hereford bulls, and distributed them along the line of the road among the farmers. "Jim Hill's bulls" are pointed out now, over three thousand miles of range, and jokes on how Hill bulled the market are always in order. Clydesdale horses were sent out on low prices and long-time payments. ¶ Farm-seeds, implements and lumber were put within the reach of any man who really wanted to get on. ♣ And lo! the land prospered. ♣ The waste places were made green, and the desert blossomed like the rose. ¶ Illinois, Iowa and Wisconsin had quit wheat and turned to corn-growing. Minnesota was coming into her own—the tide of immigration was pushing over the North and West. It was the psychologic moment—time and tide had joined hands with James J. Hill in order that he might build an empire.



HE financial blizzard of Eighteen Hundred Seventy-three was, without doubt, an important factor in letting down the bars, so that James J. Hill could come to the front. ♣ ♣

The River Valley at that time was not shipping a bushel of wheat. ¶ The settlers were just taking care of their own wants, and were feeding the Lady of the Snows up North around Winnipeg.

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We now know that the snows of the Lady of the Snows are mostly mythical. She is supplying her own food, and we are looking toward her with envious eyes.

In the year Nineteen Hundred Nine, just passed, the two Dakotas and Minnesota produced over two hundred million bushels of wheat—worth, say, a dollar a bushel. And when wheat is a dollar a bushel the farmers are buying pianolas. ¶ The “Jim Hill Country” East of the Rockies is producing, easily, over five hundred million dollars a year in food products that are sent to the East for market.

The first time I saw Mr. Hill was in Eighteen Hundred Eighty. He was surely a dynamo of nervous energy. His full beard was tinged with gray, his hair was worn long, and he looked like a successful ranchman, with an Omar Khayyam bias. That he has n't painted pictures, like Sir William Van Horne, and thus put that worthy to shame, is to me a marvel.

Working under the direction of Mr. Hill, as Railroad Superintendent, at this time was Allan Manvel, who was hands and feet and eyes for Hill. Allan was Scotch, of course. He could take orders and give them. I remember of Mr. Hill once passing him out some Billy Muldoon vocabulary, and Allan handing it back with compound interest, but going right along and doing the thing just as he was told. Allan graduated—“One of us had to go,” said Jim.

Manvel became President of the Santa Fe, and a kind of foster-father to that very able man, Paul Morton, who was a Vice-President of the Santa Fe before President Roosevelt invited him into his Cabinet.

Hill has been an educator of men. He even supplied Donald A. Smith a few business thrills. ¶ “Tomorrow night I intend to entertain the Governor,” once said Smith to Hill.

“Tomorrow night you will be on the way to Europe to

borrow money for me," said Hill. And it was so. ¶ First and foremost, James J. Hill is a farmer. He thinks of himself as following a plow, milking cows, salting steers, shoveling out ear-corn for the pigs. He can lift his voice and call the cattle from a mile away—and does at times.

He bought a section of Red River railroad land from himself and put it in his wife's name. The land was swampy, covered with swale, and the settlers had all passed it up as worthless. ¶ Mr. Hill cut the swale, tiled the land, and grew a crop that put the farmers to shame.

He then started a tile-factory in the vicinity, and sold it to the managers—two young fellows from the East—as soon as they proved that they had the mental phosphorus and the commercial jamake.

The agricultural schools have always interested Mr. Hill.

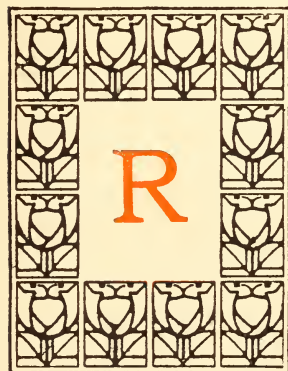
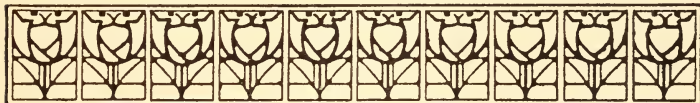
¶ That which brings a practical return and makes men self-supporting and self-reliant is his eternal hobby. Four years in college is to him too much—"You can get what you want in a year, or not at all," he says. He has sent hundreds of farmers' boys to the agricultural colleges for short terms. Imagine what this means to boys who have been born on a farm and have never been off it—to get the stimulus of travel, lectures, books, and new sights and scenes! In this work, often the boys did not know who their benefactor was. The money was supplied by some man in the near-by town—that was all. These boys, inoculated at Mr. Hill's expense with the education microbe, have often been a civilizing leaven, in new communities in the Dakotas, Montana and Washington.

¶ In Eighteen Hundred Eighty-eight the St. Paul, Minneapolis and Manitoba became a part of the Great Northern.

¶ Hill had reached out beyond the wheat country into the arid zone, which was found to be not nearly so arid as we

thought. The Black Angus and the White-faced Herefords followed, and where once were only scattering droves of skinny pintos, now were to be seen shaggy-legged Shire horses, and dappled Percherons.

The bicycle had come and also the trolley-car, and Calamity Jake prophesied that horses would soon be valuable, only, for feeding Frenchmen. But Jacob was wrong. Good horses steadily increased in value. And today, in spite of automobiles and aeroplanes, the prices of horses have aviated. Jim Hill's railroads, this last year, hauled over three hundred thousand horses out of Montana to the Eastern States.



RAILROADING reduced to its lowest terms means cost of moving one ton of freight one mile—this is the unit of measurement.

Mr. Hill's ambition is to get this cost down to the lowest point that will allow returns, namely: First, payment of wages and for material to keep up the road. Second, interest on bonded indebtedness. Third, dividends (reasonable) on the capital stock of the road.

Railroad men for years strove to get moving cost down to one cent per ton per mile—that was their goal. Four years ago Mr. Hill got it down to 791-1000 cent, and a year later reduced it to 749-1000 cent—less than three-fourths of a cent for hauling two thousand pounds one mile. This is his triumph.

¶ The development of this prairie country never could have been made so quickly without cheap lumber. The forests of Michigan were about exhausted by Eighteen Hundred Eighty-five; Wisconsin in the Nineties; and Minnesota soon followed. The demand for lumber in North Dakota could not be supplied from the East. The South was out of the question—you can not get freight to move easily along parallels of longitude; it always seeks latitude, the same as man in his migrations.

¶ On the completion of the Great Northern Railroad to the Pacific tidewater—say in February, Eighteen Hundred Ninety-two—Mr. Hill announced a rate of forty cents per one hundred pounds on lumber from Washington mills to St. Paul - Minneapolis—say two thousand miles or less—at a cost of eight dollars a ton. This means two-fifths of one cent per ton per mile. It had to be hauled over two mountain-ranges, and across semi-arid plains, and miles of alkali-lands that furnished no coal for steam, nor water fit for boiler use.

¶ This was a tremendous cut, and it made the Northern Pacific squirm. How could he do it? The secret was railroad passes in the mountains at lower elevation than any competitor, easy grades all along the line, thousands, 'yes hundreds of thousands, of dollars spent in changing grades from, say, eight-tenths to six-tenths per cent.

The highest point on the Great Northern Railroad in the Rockies is five thousand two hundred six feet—less than one mile above sea-level. ✱ No other transcontinental line has an elevation so low. ✱ Crow's Nest Pass in the Canadian Rockies is less, but is as yet used only by the Canadian Pacific Railroad into Spokane. Mr. Hill has a track through the same pass, and also easier grades beyond toward Vancouver, British Columbia, and will soon have a freight line of least grades between Puget Sound and the Great Lakes.

¶ A one-per-cent grade means a rise of one foot in a track



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one hundred feet long. Two per cent is called a mountain grade. All transcontinental lines have grades in mountains running two per cent and over, save the Great Northern Railway. This is his secret: easy grades, without too much cost in added distance. He threw away eighty miles of mountain line in Montana once just because later surveys proved a much easier grade possible in another direction. The difference between eight-tenths-per-cent grade and six-tenths per cent does not seem much, but a locomotive will pull one-half as many more cars on the latter as on the former. That is to say, the cost of hauling on a road containing eight-tenths-per-cent grades is fifty per cent greater than operating on a road of six-tenths-per-cent grades. When other roads go into a receiver's hands, Jim Hill continues to make seven-per-cent dividends for his stockholders.

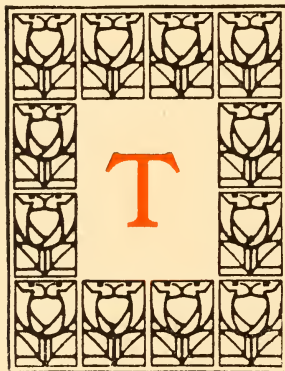
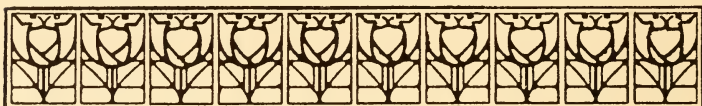
A steadily falling cost of hauling freight, with greater expedition of same, has marked Mr. Hill's progress in the railroad world. In the spring of Eighteen Hundred Eighty-seven, the St. Paul, Minneapolis and Manitoba Railroad started westward from Minot, North Dakota, toward Great Falls, Montana, a distance of five hundred fifty miles. The Montana Central Railroad, now part of the Great Northern Railway System, carried it on one hundred miles further to Helena. The steel was all laid in one summer, at times as much as five miles a day. Mr. Hill kept close supervision of the progress of this work, driving over the grade almost monthly from end of track to Great Falls. With relays of ranchers' horses one hundred miles per day could be inspected. ¶ J. M. Egan, General Superintendent, under Allan Manvel, General Manager, had complete charge, assisted by C. C. Shields. Five years later, in Eighteen Hundred Ninety-two, the then Great Northern Railroad pushed westward from Havre to Seattle. Shields had charge of this, and for

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his assistant chose "Fighting Farrell." Farrell afterwards became Assistant to President Hill. His headquarters were at Seattle. Hill furnished him opportunity for greatness; he improved the opportunity, but Harriman eventually captured him and he led the enemy into Seattle.

John F. Stevens was under E. H. Bechler, who had charge, and retired on completion of the road, his assistant becoming Chief Engineer of the Great Northern Railway System.

¶ And so they built a transcontinental line without a dollar of Government aid.



HE St. P., M. & M. Ry., when Mr. Hill was General Manager, had a capital of fifteen millions. Today the capital stock of the Great Northern is two hundred millions, Northern Pacific about two hundred and twenty millions, and Burlington stock two hundred millions.

Up to about his fortieth year, James J. Hill was preparing for his life-work. His mind was fallow

waiting for the thirty-year harvest to follow.

No man can become great save as he selects others to help him. Mr. Hill chose his helpers. Donald A. Smith, Norman Kittson, George Stephens, John S. Kennedy, R. B. Angus were among the first. Later, H. D. Minot, a wealthy Bostonian, and a Harvard graduate, was induced to come West and put some of his millions into the line which connected the

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Twin Cities with the head of the Great Lakes at Duluth, including all the valuable terminals thereat, with branches to the iron-ore fields lying North and Northwest. Minot was made President of this branch, which is now a part of the Great Northern System. Minot, after whom the town of Minot, North Dakota, was named, was a literary man. He wrote fairish poetry, and he got up a code for the use of the Great Northern Railway officials.

A clerk by the name of Frank E. Ward worked for him, and at a near-by desk sat Charlie Sercombe. Work being slack, young Sercombe said to Minot privately one day, "You are paying us sixty dollars each month—let Frank go and I will do all the work for seventy-five dollars."

The result was that Sercombe, who had made the suggestion, was fired, and young Ward got the seventy-five dollars and did the work. Ward was office-boy in the Grand Trunk Railway offices at Montreal, first. Upon Minot's death (he was killed in a railway wreck in Pennsylvania), Mr. Hill took Ward and rapidly advanced him to be Assistant to the President. He was then given charge of the Montana Central Railway (now in the Great Northern Railway System), perhaps the most difficult position of any on the road. He was General Superintendent of the Great Northern Railroad in Nineteen Hundred Two, and made General Manager soon after, taking the place of John F. Stevens. He is now General Manager of the Chicago, Burlington and Quincy.

Stevens was chosen by the President at Washington as being the ablest engineer to push the construction of the Panama Canal.

Stevens was too good a man to brook interference on the part of President Roosevelt or envious army engineers, so he gave up the Panama job in disgust and is again working

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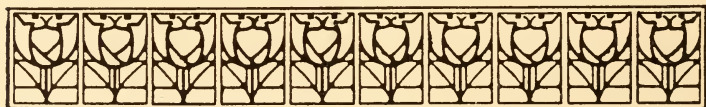
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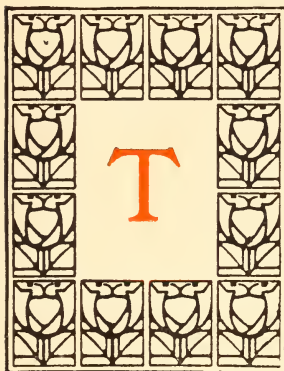
for Mr. Hill. **MR. I. Farrington**, Comptroller and Second Vice-President of the Great Northern Railway, was a clerk in the auditor's office of the Northern Pacific Railway at seventy dollars a month in Eighteen Hundred Eighty-five, and afterward was paymaster for the Rock Island.

When Charles H. Warren became Comptroller of the Great Northern Railway in Eighteen Hundred Eighty-eight, he made young Farrington auditor of disbursements at two hundred a month.

Farrington was a perfect wizard at figures. When Warren was made General Manager, Farrington took his place as Comptroller; later he became Vice-President and Director and had J. G. Drew as Assistant Comptroller.

Edward Sawyer, of Quaker parentage, now seventy years and upwards, Treasurer of the Great Northern Railway, was appointed first Treasurer of the St. P., M. & M. Ry. He is an able man who asks for no bouquets. For over thirty years he has worked for Mr. Hill. He is a Director in the Great Northern. He was brought West from a New England bank and has had charge of more millions in working for Mr. Hill than an average banker sees in a lifetime.





HE clothes that a man wears, the house that he builds for his family and the furnishings that he places therein are all an index of his character. Mr. Hill's mansion on Summit Avenue, St. Paul, was built to last a thousand years. The bronze girder that supports the grand staircase is strong enough to hold up a locomotive.

The house is nearly two hundred feet long, but looks proportionate, from the Art-Gallery with its fine pictures and pipe-organ at one end, to its rich leather-finished dining-room at the other. It is of brownstone—the real Fifth Avenue stuff. Fond du Lac stone is cheaper and perhaps just as good, but it has the objectionable light-colored spots.

¶ Nothing but the best will do for Hill. The tallest flagpole that can pass the curves of the mountains between Puget Sound and St. Paul graces the yard. The kitchen is lined with glazed brick, so that a hose could be turned on the walls; the laundry-room has immense drawers for indoor drying of clothes; no need to open a single window for ventilation, as air from above is forced inside over ice-chambers in summer and over hot-water pipes in winter. ¶ Mr. Hill is a rare judge of art, and has the best collection of “Barbizons” in America. Any one can get from his private secretary, Mr. J. J. Toomey, a card of admission. As early as Eighteen Hundred Eighty-one, Mr. Hill had in his modest home on Ninth Street, St. Paul, several “Corots.” Mr. Hill is fond of good horses, and has a hundred or so of them on his farm of three thousand acres, ten miles North of St. Paul.

Some years ago, while President of the Great Northern



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Railway, he drove night and morning in summer-time to and from his farm to his office. He very often walks to his house on Summit Avenue or takes a street-car. He is thoroughly democratic, and may be seen most any day walking from the Great Northern Railway office engaged in conversation with one or more, and no matter how deeply engrossed or how important the subject in hand, he never fails to greet by a nod or a smile an acquaintance.

He knows everybody, and sees everything.

Mr. Hill knows more about farming than any man I ever met. He raises hogs and cattle, has taken prizes for fat cattle at the Chicago show, and knows more than anybody else today as to the food supply of the world—yes, and of the coal and timber supply, too. He has formed public opinion on these matters, and others, by his able contributions to various magazines.

Seattle erected this summer a monument to James J. Hill, and St. Paul and Minneapolis will, I know, ere long be only too glad to do something in the same line, only greater.

Just how any man will act under excitement is an unknown quantity. When the Omaha Railway General Offices in St. Paul took fire, at the first alarm E. W. Winter, then General Manager, ran for the stairway, emerging on the street. Then he bawled up to his clerk on the second floor excitedly, "Charlie, bring down my hat." But his clerk, young Fuller, with more presence of mind, was then at the telephone sending in word to the fire-department. Everybody got out safely, even to the top floor, but the building was destroyed.

¶ One night about ten o'clock, the St. P., M. & M. Ry. offices at St. Paul caught fire.

The smoke penetrated the room where Mr. Hill with his Secretary, Will Stephens, was doing some work after all others had departed. They had paid no attention to the alarm

of fire, but the smell of smoke started them into action. ¶ Young Stephens hurriedly carried valued books and papers to the vault, while Mr. Hill with the strength of a giant grasped a heavy roll-top desk used by A. H. Bode, Comptroller, pushed it to the wall, and threw it bodily out of the second-story window.

The desk was shattered to fragments and the hoodlums grabbed on to the contents. No harm was done to the railway office, save discoloring the edges of some documents.

The next morning when Bode, all unconscious of fire or accident, came to work, Edward Sawyer, the Treasurer, said jokingly, "Bode, you may consider yourself discharged, for your desk is in the street."

When Conductor McMillan sold his farm in the valley for ten thousand dollars, he asked Mr. Hill what he should do with the money. "Buy Northern Securities," was the answer. He did so and saw them jump one-third.

Frank Moffatt was Mr. Hill's Secretary for some years. Frank now has charge of the Peavey Estate. C. D. Bentley, now a prominent insurance man of St. Paul, a friend of Frank's, used to visit him in Mr. Hill's private office. Mr. Hill caught him there once and said, "Young man, if I catch you here again I'll throw you out of the window."

Bentley thought he meant it, so kept away in the future.

He told the story once in my presence, when Mr. Hill was also present. Mr. Hill bought red lemonade for the bunch.

¶ A porter on his private car was foolish enough to ask him at Chicago once at what hour the train returned. That porter had all day to look for another job, and Mr. Hill's secretary provided another porter at once. Mr. Hill can not overlook incompetency or neglect.

Colonel Clough engineered Northern Securities; M. D. Grover, attorney for the Great Northern Railway, said it

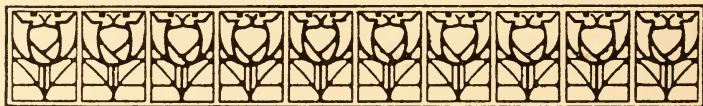
would not work. Grover was the brightest attorney the road ever had. When the scheme failed Grover never once said, "I told you so," and Mr. Hill sent him a check for a thousand dollars, over and above his salary.

Colonel Clough was employed at a salary of fifteen thousand dollars, some years before his real work began. He came from the Northern Pacific. Mr. Hill, when asked by a leading official of that road, what he thought of the Colonel, replied, "Huh! he's a good man to file contracts."

Mr. Hill said of Allan Manvel, then General Manager of his road, "He may make a man some day." Mr. Hill grew faster than any man about him. He distanced them all. S. S. Breed was Treasurer of the old St. Paul and Pacific Railroad. His signature in a bold, fine hand adorned all the bonds of that road, held mostly by the Dutch. He was made auditor when the St. P., M. & M. Ry. was formed.

Breed had reached his point of greatest efficiency, but that did not suffice Mr. Hill, who said to him more than once, for Breed was an old-timer and well liked, "If you can't do the work I'll have to get some one who can." Mr. Hill neither fired the old man, nor reduced his pay. Breed got work up to his death in the Great Northern Railway office, but at the last served as a guide for strangers.

Breed was supplanted by Bode as Comptroller, followed by C. H. Warren and then by Farrington—three Big Boys.





ABOUT Eighteen Hundred Eighty-nine, Mr. Hill gave an address at a banquet in the Merchants' Hotel, St. Paul. With a large map of the United States and Canada on the wall, he took a huge pair of dividers or compasses and putting one leg of the dividers on the map at St. Paul, he swung the other leg out Southeast fifteen hundred miles as the crow flies, into the ocean off the Carolina Coast.

Then with St. Paul still as a center he swung the compass around to the Northwest fifteen hundred miles. "All of this country," he said, "is within the wheat-belt." The leg of the compass went beyond Edmonton in Alberta. Last year this new Canadian country produced more than one hundred million bushels of wheat, and this is only the beginning.

Mr. Hill has always maintained that to call cotton king is a misnomer. Cotton never was king. Wheat is king, for food is more important than raiment.

Wheat is the natural food of man. The civilization of ancient Greece was built upon Nile Valley Wheat. It is the one complete, perfect, vegetable food. It contains all of the elements necessary to the making of the human body. The supply of wheat is the arterial blood that makes this world of ours do something. Without wheat we would languish—go quickly to seed, as China has.

St. Paul and Minneapolis lie at the head of navigation on the Mississippi River—a little less than two thousand miles by water from the Gulf and about the same distance from Puget Sound tide-water by rail.

These cities are in the middle of the wheat-belt. To this point

came Mr. Hill, a green country youth. ¶ Transportation was his theme, and transportation of wheat has been the foundation of his success.

Wheat is of more importance to us than anything else—than gold or cotton or coal or timber or iron.

Mr. Hill carries over his railroads all of these. The Great Northern Railway, the Northern Pacific, and the Chicago, Burlington and Quincy—over twenty thousand miles of track—are in the hollow of his hand.

He directs, controls, even to minute details, this great transportation system.

His seventieth birthday was celebrated a year ago last September. Still he fails not. He has given up the Presidency of the Great Northern Railway, retaining, however, the title, "Chairman of the Board." But we all know that his hand is felt just the same in every part of the working of these miles of track.

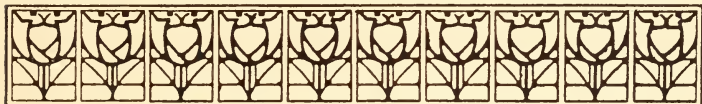
It has been said of him that he knew every spike on the Great Northern Railway. General Managers are changed or removed as simply as an office-boy is asked to skidoo. MacGuiggan MacGuire was brought from the East to be General Manager and Vice-President at a fabulous salary. ¶ He had charge of operation of the Great Northern. A few short months showed his unfitness, and the boys were told that he had gone to Europe for a change. They never saw him after.

Charles H. Warren was a bright assistant as stenographer and clerk to General Manager Manvel. Mr. Hill made him General Passenger Agent, afterward Comptroller, then General Manager. But Warren, after marrying a stockholder's daughter, got chesty and aspired to be President of the Great Northern Railway. He would n't resign and so was fired. He found his office-desk one morning in the hall. Then



# J A M E S J . H I L L

he took a little holiday before taking a responsible position on the Central Railroad of New Jersey, and marching on to fame and fortune. ¶ A. L. Mohler, a big man on the Union Pacific, was Assistant Freight Agent on the St. P., M. & M. Ry., afterwards General Freight Agent, then Land Commissioner, then General Manager. His day of greatest usefulness for Mr. Hill was passed, and he gravitated to the O. R. R. & N. of Oregon, thence to the Oregon Short Line and afterwards to the high position he now occupies on the Harriman System. Migration is a fine thing, and many a good man has to move on before he finds his place. ¶ The Great Northern Railway is a training-school for railroad men. And when it is time for a man to go, on he goes.



R. HILL has three sons, all able and growing men. But whether they possess divine caloric or not, it is too early to say. But certainly it is true that they are bigger men now than he was at their age. Louis W. is President of the Great Northern System. James N. is Vice-President of the Northern Pacific. Walter, the youngest boy, looks after vast iron-ore properties in the Lake Superior country.

There are also two daughters, happily married, with growing broods of chubby youngsters who often gather at the big home on Summit Avenue and make their Gran'pa play he is an elephant for their benefit.

Rareripes rot. But the man who comes into his own late in life has a sense of values and trains on. Mr. Hill does not ask for taffy on a stick. And while he prizes friendship, the hate or praise of those for whose opinions he has little respect are to him as naught. No one need burn the social incense before him in a warm desire to reach his walletosky. He judges quickly, and his decisions are usually right and just. ¶ It is n't time yet to write his biography. Too many men are alive who have been moved, pushed and gently jostled out of the way by him, as he forged to the front. Perspective is required in order to get rid of prejudice. But the work of James J. Hill is dedicated to time; and Clio will eventually write his name high on her roster as a great modern propbet, a creator, a builder. Pericles built a city, but this man made an empire. Smiling farms, schools, factories and happy homes sprang into being in the sunlight of prosperity which he made possible, and as yet the wealth of the "Hill Country" is practically untapped.





TO AVOID  
UNKIND  
CRITICISM:

SAY NOTHING,  
BE NOTHING, DO  
NOTHING.—*Fra Elbertus*





AND without  
population is  
a wilderness,

and population with-  
out land is a mob.

*JAMES J. HILL*













MAY 22 1941

